

**Terms & Conditions for
Wang+ Campaign
(Updated on 15 January 2026)**

1. Wang+ 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 **Wang+ Campaign**, originally scheduled from 1 January 2026 to 28 February 2026, has been amended. Under this amendment, an additional **Cash Reward ("Double Cash Reward") offer will be available exclusively from 16 January 2026 till 31 January 2026 for Double Cash Reward Eligible Products only, as defined below**. All other terms and conditions of the Campaign remain unchanged unless expressly stated otherwise.

2. Campaign Period

- **Wang+ Campaign:** 1 January 2026 to 28 February 2026, both dates inclusive ("Campaign Period"). Policies/Certificates must be activated by 15 March 2026 ("Wang+ Eligible Policy/Certificate")
- **Double Cash Reward:** 16 January 2026 to 31 January 2026 only, both dates inclusive ("Double Cash Reward Campaign Period"). Policies/Certificates must be activated by 15 February 2026 ("Double Cash Reward Eligible Policy/Certificate").

3. Eligible Products

Wang+ Campaign includes the following products:

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

("Wang+ Eligible Products")

Double Cash Reward includes the following products:

Eligible Conventional Products	Eligible Takaful Products
A-LifeLink 2	A-Life Idaman
A-Life Joy Xtra	

("Double Cash Reward Eligible Product")

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

4. Campaign Criteria

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

Wang+ Campaign:

Tier	Annualised Premium/Contribution (ANP/ANC)	All Eligible Products (except A-Life Kritikal Flex)	A-Life Kritikal Flex Cash Reward
		Cash Reward	
Tier 1	From RM1,200 to less than RM1,800	-	RM88
Tier 2	From RM1,800 to less than RM3,600	RM88	RM176
Tier 3	From RM3,600 to less than RM7,200	RM168	RM336
Tier 4	From RM7,200 to less than RM15,000	RM388	RM776
Tier 5	RM15,000 to less than RM50,000	RM888	RM1,776
Tier 6	RM50,000 and above	RM2,688	

("Cash Reward")

Customers who satisfy all the Campaign Terms and Conditions shall receive the applicable Cash Reward via their AIA+ Wallet in **seventh (7th) month** following the Wang+ Eligible Policy/Certificate commencement date.

Double Cash Reward:

Tier	Annualised Premium/Contribution (ANP/ANC)	A-LifeLink2, A- Life Joy Xtra and A-Life Idaman	A-LifeLink2, A- Life Joy Xtra and A-Life Idaman
		Additional Double Cash Reward (RM)	Total Cash Reward (RM)
Tier 1	From RM1,800 to less than RM3,600	RM88	RM 176
Tier 2	From RM3,600 to less than RM7,200	RM168	RM 336
Tier 3	From RM7,200 to less than RM15,000	RM388	RM 776
Tier 4	RM15,000 to less than RM50,000	RM888	RM 1,776
Tier 5	RM50,000 and above	RM2,688	RM 5,376

("Double Cash Reward")

Customers who satisfy all the Campaign Terms and Conditions shall receive the Double Cash Reward via their AIA+ Wallet in **tenth (10th) month** following the Double Cash Reward Eligible Policy/Certificate commencement date.

5. Campaign Eligibility

- All customers are eligible to participate in the Campaign, subject to meeting the Campaign Terms and Conditions and full underwriting requirements.
- To be eligible for the Campaign, active AIA Vitality membership is required. The AIA Vitality membership must be signed up or activated upon new application submission.
- This Campaign is also open to AIA staff purchase participation.
- 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

- Wang+ Campaign:** All applications must be submitted between 1 January 2026 and 28 February 2026 (both dates inclusive), and the Wang+ Eligible Policies/Certificates must be activated by 15 March 2026.
- Double Cash Reward:** All applications must be submitted between 16 January 2026 and 31 January 2026 (both dates inclusive), and the Double Cash Reward Eligible Policies/Certificates must be activated by 15 February 2026.
- Wang+ Campaign:** A minimum Annualised Premium/Contribution (ANP/ANC) of RM1,200 is required for A-Life Kritikal Flex, and RM1,800 for all other Wang+ Eligible Products. Please refer to the Campaign Criteria in section 4 for details.
- Double Cash Reward:** A minimum Annualised Premium/Contribution (ANP/ANC) of RM1,800 is required for all the Double Cash Reward Eligible Products. Please refer to the Campaign Criteria in section 4 for details.

- e. The calculation of the minimum Annualised Premium/Contribution (ANP/ANC) to qualify for the Wang+ Campaign and / or Double Cash Reward 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.
- f. AIA Vitality membership is required. It must be registered or activated upon new application submission and must remain active prior to and upon the fulfilment of the Wang+ Cash Reward and / or Double Cash Reward. Please refer table below for further information.

Product	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 Prestige	Not required	Required for insured
A-Life Wealth Premier	Not required	Required for insured
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 Beyond Critical Care	Not applicable due to product entry age	Required for insured
A-Life Essential Critical Care	Not applicable due to product entry age	Required for insured
A-Life Promise	Required for policy owner	Not applicable due to product entry age
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 Kritikal Protector	Not required	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
A-Life Sejahtera	Not required	Required for person covered

- g. Payment method requirements are as follows:
 - i. For Wang+ Eligible Policies/Certificates and / or Double Cash Reward 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 Wang+ Eligible Policies/Certificates and / or Double Cash Reward 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.
- h. This Campaign applies to all premium/contribution payment frequencies i.e. annual, semi-annual, quarterly and monthly.
- i. This Campaign applies to all premium/contribution payment terms including 5-pay, 6-pay, 10-pay, and other available options.
- j. If any changes or transactions are made to the Wang+ Eligible Policy/Certificate and / or Double Cash Reward Eligible Policy/Certificate that require additional premium/contribution, such as an increase in sum assured/sum covered or the addition of riders, during the Wang+ Campaign Period and / or Double Cash Reward Campaign Period and/or before the fulfilment of the Wang+ Cash Reward and / or Double Cash Reward, such additional premium/contribution will not be considered in the Wang+ Cash Reward and / or Double Cash Reward entitlement calculation.
- k. In the event the premium/contribution is reduced, the Wang+ Cash Reward and / or Double Cash Reward will be recalculated based on the reduced premium/contribution, provided that the reduced premium/contribution continues to meet the minimum Annualised Premium/ Contribution (ANP/ANC) requirement.
- l. The selection of funds for A-Life Wealth Builder, A-Life Promise, A-LifeLink 2, A-Life Joy Xtra, A-Life Wealth Prestige, A-Life Wealth Premier 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 Wang+ Cash Reward and / or Double Cash 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 Wang+ Cash Reward and / or Double Cash 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

- m. In the event of a Wang+ Eligible Policy/Certificate and / or Double Cash Reward Eligible Policy/Certificate cancellation during the free-look period, any entitlement to the Wang+ Cash Reward and / or Double Cash Reward will be forfeited.
- n. The insured/person covered or policy owner/certificate owner must ensure that the Wang+ Eligible Policy/Certificate and / or Double Cash Reward Eligible Policy/Certificate meets all the Campaign requirements prior to and upon the fulfilment of the Wang+ Cash Reward and / or Double Cash 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.
- o. The Wang+ Eligible Policy/Certificate and / or Double Cash Reward Eligible Policy/Certificate will be disqualified from receiving the Wang+ Cash Reward and / or Double Cash Reward if, during the Wang+ Campaign Period and / or Double Cash Reward Campaign Period and/or prior to the fulfilment of the Wang+ Cash Reward and / or Double Cash 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 Wang+ Eligible Policy/Certificate and / or Double Cash Reward Eligible Policy/Certificate;
 - The Wang+ Eligible Policy/Certificate and / or Double Cash Reward Eligible Policy/Certificate has a record of partial withdrawal;
 - The Wang+ Eligible Policy/Certificate and / or Double Cash Reward Eligible Policy/Certificate has a record of premium/contribution holiday;
 - Premium/contribution payments for the Wang+ Eligible Policy/Certificate and / or Double Cash Reward Eligible Policy/ ertificate are not up to date;
 - The Wang+ Eligible Policy/Certificate and / or Double Cash Reward Eligible Policy/Certificate has lapsed and subsequently reinstated; or
 - The Wang+ Eligible Policy/Certificate and / or Double Cash Reward Eligible Policy/Certificate has a record of premium/contribution deferment.

p. Double Cash Reward Payout Structure:

- **First payout:** The Cash Reward amount under Wang+ Campaign will be credited to the eligible policy/certificate owner's AIA+ Wallet seven (7) months after the Double Cash Reward Eligible Policy/Certificate is set in force.
- **Second payout:** The additional amount (making up the remaining balanced of the Double Cash Reward) will be credited ten (10) months after the Double Cash Reward Eligible Policy/Certificate is set in force.

Both payouts are subject to upon the fulfilment of all Campaign requirements, terms and conditions. AIA reserves the right to extend the Cash Reward and / or Double Cash Reward payout timeline at its sole and absolute discretion.

q. AIA may extend the timeline of the Cash Reward at its own discretion.

- r. To receive the Wang+ Cash Reward and / or Double 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 Wang+ Cash Reward and / or Double Cash Reward entitlement will be provided via the AIA+ app. The Wang+ Cash Reward and / or Double Cash Reward credited to the AIA+ Wallet will expire one day before the second anniversary of the crediting date.
- s. 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 Wang+ Cash Reward and / or Double Cash 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 Wang+ Cash Reward and / or Double Cash Reward are non-transferable.

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.