“WORKWELL 365” CAMPAIGN TERMS AND CONDITIONS

1. This WorkWell 365 Campaign (“Campaign”) is organised by AIA Bhd. and AIA PUBLIC Takaful Bhd. (“AIA Malaysia”, “we”, “our” or “us”). Please read this Campaign’s Terms and Conditions before deciding to join this Campaign. 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.

2. **Campaign Period:**
   1 August 2026 – 31 December 2026, both dates inclusive (“Campaign Period”). Policies / Certificates must be activated by 31 January 2027.

   The Campaign Period will run until the end of the Campaign Period stated above, or upon reaching 5,000 eligible cases (aggregated across all AIA Bhd. and AIA PUBLIC Takaful Bhd. Eligible Products) (“Campaign Cap”), whichever occurs first.

   The Campaign Reward entitlement is granted on a first-come, first-served basis subject to the Campaign Cap. Fulfillment of the eligibility criteria does not automatically entitle a customer to receive the Reward if the Campaign Cap has already been reached.

   AIA Malaysia reserves the right to withdraw this Campaign at any time with prior notice.

3. **Eligible Products (“Eligible Products” or “Eligible Policy / Certificate”):**

Eligible Products	Underwritten By
A-LifeLink 2	AIA Bhd.
A-Life Joy Xtra	
A-Life Cover	
A-Life Essential Critical Care	
A-Life Wealth Builder	
A-Life Wealth Venture	
A-Life Idaman	AIA PUBLIC Takaful Bhd.
A-Life Kritikal Flex	
A-Life Sejuta Makna	
A-Life Legasi Beyond	

4. **Campaign Reward:**
   Customers who sign up for any of the Eligible Products and fulfil all requirements outlined under the Campaign Eligibility and Campaign Mechanism sections may be eligible to receive RM120 (“Reward”) credited into their AIA+ Wallet, subject to fulfilment of all applicable terms and conditions.

Eligible Products	Minimum Annualised Premium / Contribution (ANP / ANC)	Criteria	Reward
A-Life Essential Critical Care A-Life Kritikal Flex A-Life Sejuta Makna	From RM2,400	Sign up with AIA Vitality and achieve a minimum of **2,000 AIA Vitality Points** by 15 March 2027.	RM120 credited into AIA+ Wallet by 31 March 2027.
A-LifeLink 2 A-Life Joy Xtra A-Life Cover A-Life Idaman	From RM3,600		

A-Life Wealth Builder A-Life Wealth Venture A-Life Legasi Beyond	From RM6,000		

Note: The calculation of Premium / Contribution shall **EXCLUDE** AIA Vitality membership fees and taxes (if any). The Reward is subject to the Campaign Cap of 5,000 eligible cases. Fulfilment of the eligibility criteria does not automatically entitle a customer to receive the Reward if the Campaign Cap has already been reached.

5. **Campaign Eligibility:**
   a) This Campaign is open to all AIA Malaysia Corporate Member and their dependent(s) who are Insured / Person Covered with AIA's Group Employee Benefits Scheme ("Member"). The Member must purchase / participate i.e., becomes the applicant ("Eligible Policy / Certificate Owner") of any of the Eligible Products during the Campaign Period and meet all Campaign Terms and Conditions. This Campaign shall **EXCLUDE**:
      i. AIA Malaysia staff purchase; or
      ii. AIA Life Planner self-purchase. AIA Life Planner self-purchase means the Eligible Policy / Certificate Owner and / or the Insured / Person Covered is AIA Life Planner; or
      iii. Any Members whose Identification ID (i.e., NRIC number and / or passport number, where applicable) is not updated and / or captured in their company's Employee Benefit Scheme with AIA Malaysia.

   b) Eligible Customer ("Eligible Customer") means an eligible Member who is the Policy/Certificate Owner and/or Insured Person/Person Covered under an Eligible Product, and who fulfils all Campaign requirements, including maintaining an active AIA Vitality membership (where applicable) and achieving a minimum of 2,000 AIA Vitality Points by 15 March 2027.

   c) AIA Vitality membership is required where applicable, as set out in the table below. Membership must be signed up or active upon new application submission in iPoS and must remain active prior to and upon the payment of Campaign Reward.

Eligible Products	AIA Vitality Membership	
	Insured / Person Covered who are below 16 years old	Insured / Person Covered who are 16 years old and above
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 Wealth Builder	Required for policy owner	Required for insured
A-Life Wealth Venture	Not applicable due to product entry age	Required for insured
A-Life Idaman	Required for certificate owner	Required for person covered
A-Life Kritikal Flex	Required for certificate owner	Required for person covered
A-Life Sejuta Makna	Not applicable due to product entry age	Required for person covered
A-Life Legasi Beyond	Required for certificate owner	Required for person covered

6. **Campaign Mechanism:**
   a) Life Planners are required to enter the designated Referral Code below in the "Review & Sign" section of iPoS during submission to participate in this Campaign. Manual submission is not allowed.

Referral Code
AIAIVS2026

   b) All applications must be submitted between 1 August 2026 and 31 December 2026 (both dates inclusive), and the Eligible Policies / Certificates must be activated by 31 January 2027. The Campaign will end earlier once the Campaign Cap is reached.

   c) AIA Vitality membership is required for this Campaign. It must be registered or activated upon new application submission and must remain active.

d) Eligible Customer must achieve a minimum of 2,000 AIA Vitality points as of 15 March 2027 to be eligible for this campaign.
e) Eligible Customer must meet the minimum Annualised Premium (ANP) / Annualised Contribution (ANC) requirement as stated in Item (4) (Campaign Reward). The calculation of the minimum 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.
f) 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.
g) 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.
h) 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.

    Failure to comply with the prescribed payment method requirements will result in disqualification from the Campaign.
i) This Campaign applies to all premium / contribution payment frequencies i.e. annual, semi-annual, quarterly and monthly.
j) This Campaign applies to all premium / contribution payment terms including 5-pay, 6-pay, 10-pay, 20-pay and other available options.
k) In the event of an Eligible Policy / Certificate cancellation during the free-look period, any entitlement to the Reward will be forfeited.
l) Eligible Customer 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 payment method criteria and others.
m) An Eligible Customer who qualifies under multiple Eligible Policies/Certificates will only receive a single Reward payout. For clarity, insured / person covered or policy / certificate owner who purchases or participates in more than one policy / certificate during the Campaign Period, will only receive one-time Reward of RM120 credited to their AIA+ wallet.
n) The Eligible Customer 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:
    i. Lapse, surrender, termination, or cancellation of the Eligible Policy / Certificate;
    ii. The Eligible Policy / Certificate has a record of partial withdrawal;
    iii. The Eligible Policy / Certificate has a record of premium / contribution holiday;
    iv. Premium / contribution payments for the Eligible Policy / Certificate are not up to date;
    v. The Eligible Policy / Certificate has lapsed and subsequently reinstated; or
    vi. The Eligible Policy / Certificate has a record of premium/contribution payment deferment; or
    vii. Lapse, surrender, termination, or cancellation of the AIA Vitality membership;
    viii. AIA Vitality membership has lapsed and subsequently reinstated;
    ix. or any other circumstance which AIA Malaysia reasonable determines to be inconsistent with the eligibility requirements and/or proper operation of the Campaign
o) An Eligible Customer shall not be entitled to receive the Reward if the Campaign Cap has been reached, notwithstanding that all other Campaign requirements and conditions have been fulfilled.
p) The Reward will be credited into Eligible Customer's AIA+ Wallet by 31 March 2027. Rewards are subject to the continued fulfilment of all Campaign requirements, terms and conditions. AIA Malaysia reserves the right to extend the Reward payout timeline at its sole and absolute discretion.
q) To receive the Reward, the Eligible Policies / Certificates must download the AIA+ app and register for an AIA+ account (if they do not already have an AIA+ account). Notification of Reward entitlement will be provided via the AIA+ app and / or via email. The Reward credited to the AIA+ Wallet will expire one day before the second anniversary of the crediting date.
r) For any enquiries related to this Campaign, please contact AIA Malaysia 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 Malaysia 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.
   d) For avoidance of doubt, different timelines apply to application, activation, fulfilment requirements and reward crediting, as specified in the respective clauses.

8. **General Provisions:**
   a) You are 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 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 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) The Reward is non-transferable.
   e) 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.
   f) AIA Malaysia 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 Malaysia 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.