

#KongsiKongsiAIA 2.0

Terms & Conditions



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1. Introduction

- 1.1. This #KongsiKongsiAIA 2.0 (“Programme”) is organised by (collectively “AIA Malaysia”) and shall be subject to the Terms and Conditions herein.
- 1.2. By participating in this Programme, the Eligible Participants (as defined in Clause 3) hereby expressly agree to be bound by these Terms and Conditions and that any decisions made by AIA Malaysia in respect of the Programme shall be final and binding.

2. Programme Period

- 2.1. The Programme shall start from 12 February 2021 at 00:00 AM until 12 March 2021 at 11.59 PM (“Programme Period”).
- 2.2. AIA Malaysia reserves the right to vary, postpone or re-schedule the dates of the Programme Period or extend the Programme Period at its sole discretion.

3. Eligibility

The Programme is open to the Referrer and Referee as defined under this Clause 3 (“Eligible Participant”). At any point of time, the Referrer cannot refer him/herself.

3.1. Referrer

- (a) A policyholder / certificate holder / selected covered employee under Employee Benefit policy / certificate of AIA Bhd., AIA PUBLIC Takaful Bhd. and AIA General Berhad..
- (b) Malaysian citizen.
- (c) Register as a Referrer at www.kongsikongsiAIA.com.my during Programme period.

3.2. Referee

- (a) A new or existing policyholder / certificate holder of AIA Bhd., AIA PUBLIC Takaful Bhd. and AIA General Berhad.
- (b) Agree to participate in this Programme during Programme period.
- (c) Malaysian citizen.

3.3. The Referrer must meet all the following requirements during the Programme Period, to be eligible for the following rewards (“Referrer Rewards”):

(a) Lucky Draw

- (i) Referrer must register as a Referrer under the Programme at www.kongsikongsiAIA.com.my.
- (ii) Referrer shares the link for the Programme to the Referee.
- (iii) Referee verifies and confirms his/her participation in the Programme through www.kongsikongsiAIA.com.my (“Successful Referral”).

(b) Complimentary Covid-19, Personal Accident & Dengue Coverage

- (i) Referrer will enjoy Complimentary Covid-19, Personal Accident & Dengue Coverage upon registration in this Programme.
- (ii) Referrer will only entitle to one (1) Complimentary Covid-19, Personal Accident & Dengue Coverage throughout the Programme Period.
- (iii) The coverage is subject to the Terms and Conditions as stipulated under Clause 4.2.

(c) Referral Bonus

- (i) The Referrer must purchase a new policy as a Policy Owner from AIA Bhd. or a new Takaful Certificate as a Certificate Owner with AIA PUBLIC Takaful Bhd. and the policy / certificate is set in force by AIA by 12 July 2021; and
- (ii) The premium/contribution payment is made by debit or credit card ("Referrer's New Eligible Policy"); except for cases where modal premium / contribution is more than or equal to RM15000; and
- (iii) The Referee applies for a new individual life policy / certificate as a Policy Owner or Certificate Owner with AIA Bhd. or AIA PUBLIC Takaful Bhd. using the Referral Code assigned to the Referrer and the policy / certificate is set in force by AIA by 12 June 2021 ("Referee's New Eligible Policy"). The Referee's new policy / certificate must remain in-force when the Referral Bonus is given to the Referrer.
- (iv) The policy / certificate with the following will not be entitled for the Referral Bonus:
 - a. Policy / certificate who applied for deferment of premium payment
 - b. Policy / certificate with lapse history
 - c. Policy / certificate with partial withdrawal history
 - d. Policy / certificate with Premium / Certificate Holiday history

3.4. The Referee must meet all the following requirements during the Programme Period, to be eligible for the Lucky Draw and Referee Cash Back ("Referee Rewards"):

(a) Lucky Draw

- (i) Referee confirms participation in the Programme.

(b) Complimentary Covid-19, Personal Accident & Dengue Coverage

- (i) Referee confirms participation in the Programme.
- (ii) Referee will only entitle to one (1) Complimentary Covid-19, Personal Accident & Dengue Coverage throughout the Programme Period. Eligibility is subject to participation but AIAGB reserves the right to not issue coverage in line with the product terms and conditions and subject to Clause 4.2

(c) Referee Cash Back

- (i) Referee applies for a new individual policy as a Policy Owner with AIA Bhd. or a new Takaful certificate as a Certificate Owner with AIA PUBLIC Takaful Bhd. from the referred Life Planner using the Referral Code assigned to the Referrer; and
- (ii) the policy / certificate must be set in force by AIA by 12 June 2021; and
- (iii) the premium / contribution payment is made by debit or credit card except for cases where the modal premium is more than or equal to RM15000

- (iv) The policy / certificate with the following will not be entitled for the Referee Cashback
 - a. Policy / certificate who applied for deferment of premium payment
 - b. Policy / certificate with lapse history
 - c. Policy / certificate with partial withdrawal history
 - d. Policy / certificate with Premium / Certificate Holiday history

3.5. Notwithstanding the above, under no circumstances shall any of the following persons be considered as Eligible Participants for the purposes of this Programme:

- (a) Life Planner of AIA Malaysia who joined before their Referrer/Referee participation date

4. Referrer Rewards

4.1. Lucky Draw for Referrer and Referee

- (a) The Referrer will be entitled to one (1) entry for every Successful Referral for the same Referee within Programme Period.
- (b) The Referee will be entitled to one (1) entry once the Referee confirms his/her participation in this Programme.
- (c) Lucky Draw will be held on 20 April 2021 for entries collected from 12 February – 12 March 2021.
- (d) The selection of Lucky Draw winners will be done via AIA randomiser programme.
- (e) The list of Lucky Draw winners will be published on AIA Malaysia's Facebook page.
- (f) Lucky Draw prizes are as below:

Prizes	Total Winner
1 x Apple iPhone 12	1
Or	
1x Samsung 65" TU85004K UHD Smart TV	
1 x Apple iPad Air 10.9" (4th-Gen) Wi-Fi 64GB	3
1 x Jabra Speaker 710 MS + Link 370 Dongle	5
1 x Tefal Easy Fry Precision Ey4018 Air Fryer 1.2Kg	10
1 x Multifunctional Healthcare Cup	50
1 x Barry Smith Backpack	300
1 x Tumbler - Stainless Steel Bottle	700

4.2. Complimentary Covid-19, Personal Accident & Dengue Coverage

- (a) The Complimentary Covid-19, Personal Accident & Dengue Coverage covers:
 - (i) RM500 cash upon hospitalization due to Dengue
 - (ii) RM 5,000 cash for death due to Covid -19, accident or Dengue
- (b) Duration of cover is 92 days inclusive of the effective date of the coverage.
- (c) The Complimentary Covid-19, Personal Accident & Dengue Coverage is applicable to person age between 16 to 70 years old only, subject to the Terms & Conditions and is not guaranteed.
- (d) Your personal information will be submitted to AIA General Berhad (AIAGB) for the purpose of commencing coverage.

- (e) AIGB reserves the right to reject the coverage for any applicant without having to provide any reason whatsoever. In such event, the applicant will be notified of the rejection by email within four (4) days from the receipt date of this email.
- (f) You will be covered under the complimentary Covid-19, Personal Accident & Dengue Coverage if there is no rejection of coverage sent by AIA. However, if you require a copy of the certificate of insurance for reference, you may write to MY.GI-ops@aia.com
- (g) For more information on the Complimentary Covid-19, Personal Accident & Dengue Coverage, kindly refer to the Product Disclosure Sheet and Policy Contract.

4.3. Referral Bonus

- (a) The amount of Referral Bonus is 5% of first collected premium of the new policy or contribution of the new certificate by the Referee excluding
 - (i) Premium/contribution from A-Plus Saver/i, A-Plus ScholarSaver/i, A-Plus LegasiEnhancer, A-Plus IkhtiarEnhancer and A-Plus Enhancer
 - (ii) premium/contribution collected in advance, or
 - (iii) any top-up premium/contribution
- (b) The amount of Referral Bonus is 5% of first collected premium except for plans and premium payment terms listed below:

Plan Name	Payment Term	Referral Bonus
A-Life Wealth Care	10 years	2.50%
A-Life Wealth Care	5 years	1.25%
A-Life Wealth Builder	10 years	2.50%
A-Life Wealth Builder	5 years	1.25%
A-Life Legasi	10 years	2.50%
A-Life Legasi	5 years	1.25%
A-Enrich Wealth	10 years	2.50%
A-Enrich Gold	10 years	2.50%
A-Enrich Gold-i	10 Years	2.50%

* Payment Term refers to premium / contribution payment for the policy / certificate after that the policy / certificate is guaranteed paid up.

- (c) The total Referral Bonus is capped to the Referrer's New Policy(ies)/ Certificate(s) annual premium/ contribution excluding:
 - (i) Premium/contribution from A-Plus Saver/i, A-Plus ScholarSaver/i, A-Plus LegasiEnhancer or A-Plus IkhtiarEnhancer and A-Plus Enhancer
 - (ii) Any premium/contribution collected in advance or
 - (iii) any top-up premium/contribution

Referrer can sign up for multiple policies/certificates. The Referrer must be the Policy Owner of the new policy(ies)/certificate(s).

- (d) The Referral Bonus is not applicable to any single premium insurance policy / single contribution takaful certificate of the Referee.
- (e) The Referral Bonus will be paid to the Credit Credit/Debit Card used to purchase/participate in the new policy/certificate. If the Referral Bonus fails to be credited into the credit/debit card account or the Referrer has opted to pay via direct payment method (for modal premium/contribution of RM15,000 and above, the Referral Bonus will then be credited into the Referrers' bank account as per AIA's record. If the credit transaction into their bank account fails, the amount will be credited into the Referrer's policy / certificate protection account

with 100% allocation. If the credit transaction to the Referrer's policy / certificate protection account fails, the amount will be payable via cheque.

- (f) The Referral Bonus will be paid 90 days after the Referrer's and Referee's new policy / certificate is set in-force.

5. Referee Rewards

5.1. Lucky Draw

- (a) The Referee will be entitled to one (1) entry for the same Lucky Draw as defined under Clause 4.1 upon confirmation of participation in this Programme.

5.2. Complimentary Covid-19, Personal Accident & Dengue Coverage

- (a) The Referee will be entitled to one (1) Complimentary Covid-19, Personal Accident & Dengue Coverage as defined under Clause 4.2 upon confirmation of participation in this Programme throughout Programme Period.

5.3. Referee Cash Back

- (a) The Referee will receive a Referee Cash Back amounting to 5% of first collected premium/contribution of the new policy/certificate, excluding
- (i) Premium/contribution from A-Plus Saver/i, A-Plus ScholarSaver/i, A-Plus LegasiEnhancer, A-Plus IkhtiarEnhancer and A-Plus Enhancer
 - (ii) any premium/contribution collected in advance or
 - (iii) any top-up premium/contribution.
- (b) The amount of Referee Cash Back is 5% of first collected premium except for plans and premium payment terms listed below:

Plan Name	Payment Term	Referee Cash Back
A-Life Wealth Care	10 years	2.50%
A-Life Wealth Care	5 years	1.25%
A-Life Wealth Builder	10 years	2.50%
A-Life Wealth Builder	5 years	1.25%
A-Life Legasi	10 years	2.50%
A-Life Legasi	5 years	1.25%
A-Enrich Wealth	10 years	2.50%
A-Enrich Gold	10 years	2.50%
A-Enrich Gold-i	10 Years	2.50%

* Payment Term refers to premium / contribution payment for the policy / certificate after that the policy / certificate is guaranteed paid up.

- (c) The Referee Cash Back is not applicable to any single premium insurance policy / single contribution takaful certificate.
- (d) The Referee Cash Back will be credited back to the debit/credit card that was used to make the first collected premium to the Referee's new policy / certificate 90 days after the new policy / certificate is set in-force. If the Referee Cash Back fails to be credited into the credit/debit card account or the Referee has opted to pay via direct payment method (for modal premium / contribution of RM15,000 and above, the Referee Cash Back will then be credited into the Referees' bank account as per AIA's record. If the credit transaction into their bank account fails, the amount will be credited into the Referee's policy / certificate protection account with 100% allocation. If the credit transaction to the Referee's policy / certificate protection account fails, the amount will be payable via cheque.

6. General Terms and Conditions

- 6.1. In the event that the Referrer's or Referee's new policy / certificate is cancelled during the free-look period or cancelled with full refund of premium / contribution and AIA Malaysia has already paid the Referral Bonus or Referee Cash Back, AIA Malaysia reserves the right to set off the refundable premium / contribution against the Referral Bonus or Referee Cash Back.
- 6.2. The Referrer is not authorised to act as AIA Life Planner. Referee is advised to refer to AIA Life Planner for professional recommendation on his/her insurance coverage review.
- 6.3. The Referrer shall only be introducing Referee to AIA and shall not in any way holding himself as an agent of AIA or an insurance intermediary. The Referrer should not hold himself as advising, negotiating, arranging, inviting, inducing or attempting to invite or induce the Referee to enter into an insurance contract or to make an application for an insurance contract.
- 6.4. All costs incurred by the Participants in relation to the Programme shall solely be borne by the Participant. AIA Malaysia shall not be under any obligation to reimburse the Participant of any cost and expenses incurred thereof.
- 6.5. AIA Malaysia shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed in www.kongsikongsiAIA.com.my webpage, and/or the determination of the participants' eligibility for the Reward.
- 6.6. The selection of winners will be made by AIA Malaysia at its absolute discretion. All matters and decisions made by AIA Malaysia relating to this Programme including the determination of winners, is final, binding and conclusive. No correspondence, protests, or appeals in relation to this Programme will be entertained.
- 6.7. AIA Malaysia reserves the right (upon giving reasonable notice) to amend, shorten, cancel, suspend or terminate this Programme or any part thereof. Such notice may be published by AIA Malaysia via AIA Malaysia website (www.aia.com.my) and/or through any other mode of communication as determined in the absolute discretion of AIA Malaysia.
- 6.8. For the avoidance of doubt, the amendment, shortening, cancellation, suspension, or termination of this Programme by AIA Malaysia shall not entitle the Eligible Participants or any other persons whatsoever to any claim or compensation against AIA Malaysia for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination.
- 6.9. AIA Malaysia shall not be liable for any losses, damages or costs incurred or suffered by any customer as a result of the customer participating in this Programme. Furthermore, AIA Malaysia shall not be liable for any default of its obligations under the Programme due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of AIA Malaysia.
- 6.10. The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 6.11. AIA Malaysia is entitled to, at its discretion, disqualify or otherwise reject any Eligible Participant who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with the Programme and/or its process or the operations of this Programme. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Programme.
- 6.12. Any variation of any of the Terms and Conditions stated herein shall be binding on the participants and be deemed to be brought to their attention through any notice

displayed at AIA Malaysia website (www.aia.com.my) and/or through any other mode of communication as determined in the absolute discretion of AIA Malaysia.

6.13. Eligible Participants also agree and consent to their information or details (including without limitation personal data or information) being processed and used by AIA Malaysia for:

- (i) the purposes of the Programme;
- (ii) marketing and promotional activities conducted in such manner as AIA Malaysia deems fit in any media, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet, without further express consent from the Eligible Participant. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, each Eligible Participant agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of AIA Malaysia in relation to the Programme.

6.14. For information, enquiries, feedback and/or complaints related to the Programme, please visit <https://www.aia.com.my/en/help-support/contact-us.html> for more info.