

AIA PRS GROWTH FUNDS CAMPAIGN

Exclusively for Contributions to
the following funds **ONLY:**

- 1. AIA PAM – GROWTH FUND
- 2. AIA PAM – GLOBAL ISLAMIC GROWTH FUND

Campaign Period:
1 JULY 2025 to 31 JULY 2025



Net Contribution (From 1 July 2025 to 31 July 2025)	Rewards (Bonus Units)*
RM5,000 to Below RM500,000	1.5%
RM500,000 and Above	2.0%

*Maximum rewards will be capped at RM20,000 per individual. Terms and conditions apply.

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AIA Pension and Asset Management Sdn Bhd (APAM)
Terms & Conditions Apply.
For more information and fund details, please visit aia-prs.com.my



AIA PRS Growth Funds Campaign 2025

Terms & Conditions

A. Campaign Overview

This campaign rewards up to 2% bonus units for those who meet all the eligibility criteria to the selected Private Retirement Scheme (“PRS”) fund – **AIA PAM – Growth Fund (“GF”) and/or AIA PAM – Global Islamic Growth Fund (“GIG”)** managed by AIA Pension and Asset Management Sdn. Bhd.

B. Campaign Period

- The campaign is valid from 1 July 2025 to 31 July 2025.
- The final submission of valid and complete documentation must be received and validated by the AIA branches no later than 3.30PM (Kuala Lumpur time) on 31 July 2025.
- Submissions received beyond the validity cut-off time will not be eligible for the campaign.

C. Eligibility Criteria

To qualify for the bonus units, all the following conditions must be met:

- Contributions must be made **ONLY** into the following funds:
 - 1) **AIA PAM – Growth Fund; and/or**
 - 2) **AIA PAM – Global Islamic Growth Fund**
- Contributions to all other AIA PAM funds will NOT be eligible for this campaign.
- Only new contributions (lump sum or direct debit) and transfer-in cases from other PRS providers will be counted.
- Switching in of any existing AIA PRS funds into **AIA PAM – Growth Fund and AIA PAM – Global Islamic Growth Fund** will not be eligible for this campaign.

D. Rewards Structure

Net Contribution (from 1 July 2025 to 31 July 2025)	Rewards (Bonus Units)
RM5,000 to Below RM500,000	1.5%
RM500,000 and Above	2.0%

- The rewards will be paid in the form of bonus units and re-invested back into the eligible contributor’s PRS account.
- Maximum rewards will be capped at RM20,000 per individual.

Illustrations

	Net Contribution into the eligible fund(s)	Reward Category	Reward (Bonus Units)
Customer A	RM500,000	2.0%	RM10,000
Customer B	RM1,500,000	2.0%	RM20,000 (capped at maximum RM20,000)
Customer C	RM200,000	1.5%	RM3,000
Customer D	RM5,000	1.5%	RM75
Customer E	RM3,000	Not Eligible	Not Eligible

- Rewards will be credited into the fund of the original investment (GF or GIG), starting in June 2026 for investments made in 2025.
- Timeline of Contribution Period and crediting of Bonus Units:

Reward Category	June 2026	December 2026
2%	1%	1%
1.5%	1%	0.50%

- ANY WITHDRAWALS** or **SWITCHING** of funds made between 1 August 2025 (ie. after end of campaign) to 31 December 2026 will invalidate all future bonus units rewards.
- AIA Pension and Asset Management Sdn. Bhd. (“Company” or “APAM”) reserves the right to substitute the gift with that of a similar value at any time without prior notice.

E. Requirements

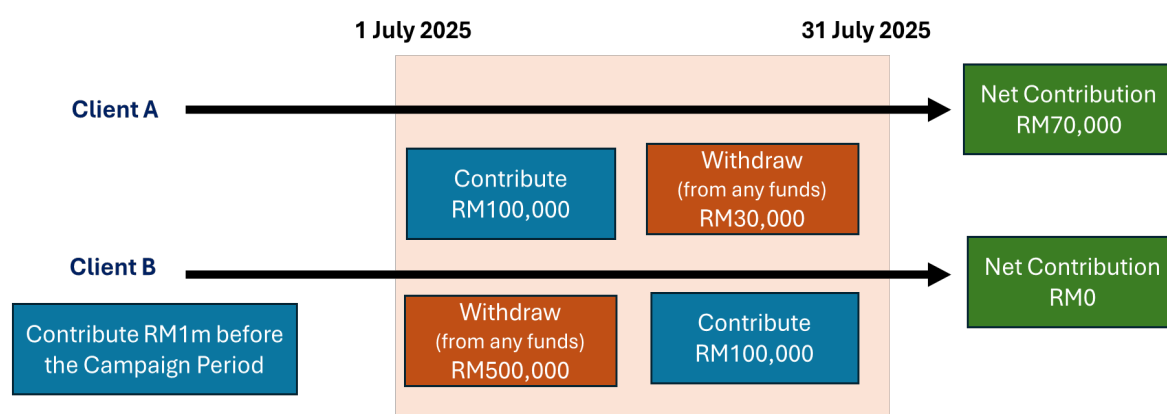
- Contributions must be successfully captured and processed within the stated contribution period.
- Online transactions via PPA must be captured 1 business day before the end of the Contribution Period, e.g., 30 July 2025 as it will only be processed on the next business day.
- Incomplete or rejected applications which have been subsequently rectified after the Contribution Period will NOT be eligible in this Campaign.
- All decisions are final, and no appeals will be considered.

F. Net Contribution

- Contributions will be based on the cumulative net flow per PRS member basis, which is the net contribution amount within the Campaign Period.
- For avoidance of doubt, net contribution is calculated as the total contribution amount minus total withdrawal amount during the Campaign Period regardless of the sequence and fund i.e. whether contribution or withdrawal occur first or any other combinations.

E.g., Client A contributes RM100,000 to AIA PAM – Growth Fund and subsequently withdraws RM30,000 from AIA PAM – Growth Fund during the Campaign Period. APAM will only recognize a net contribution of RM70,000 from Client A.

Client B has RM1mil contribution in existing AIA PAM – Moderate Fund. During Campaign Period, Client B withdraws RM500,000 from AIA PAM - Moderate Fund and subsequently contributes RM100,000 to AIA PAM – Growth Fund within the Campaign Period. APAM will not recognize any net contribution from Client B as the withdrawal amount has exceeded the contribution amount within the Campaign Period.



G. General Provisions

- This **AIA PRS Growth Fund Campaign 2025** ("Campaign") is organized by AIA Pension and Asset Management Sdn. Bhd. ("APAM", "we", "our"). By joining this Campaign, you 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. 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>.
- The Rewards are not transferable and not redeemable by cash.
- All contributions must remain invested with AIA PRS for the duration of this campaign. APAM reserves the right to claw back the Reward if withdrawal is made within this period.
- APAM's decision on any matter concerning these terms and conditions is final.
- Results verification process will begin for a period of 2 weeks after the final results are released. Any requests or appeal after the verification period will not be entertained.
- APAM reserves the right to make any amendments to the Campaign's terms and conditions, as and when it is deemed necessary. Any changes to the Campaign's existing

terms and conditions will be announced in our website at www.aia-prs.com.my . APAM reserves the right to change the reward to other items of a similar value as and when it is deemed necessary.

- For more information, please feel free to contact the below:

PRS Customer Care

MY.APAM_HELPDESK@aia.com