AIG YEAR END SALES MOTOR RENEWAL CAMPAIGN – "YES CAMPAIGN"

TERMS AND CONDITIONS

1. AIG Year End Sales Motor Renewal Campaign, Campaign Period and Eligibility

1.1. This "**AIG Year End Sales Motor Renewal Campaign**" ("**Campaign**") is organised solely by AIG Malaysia Insurance Berhad (Company No. 200701037463) ("**AIG Malaysia**" or the "**Organiser**"). This Campaign will be governed by these terms and conditions and details of this Campaign will be available on the AIG Malaysia website www.aig.my ("**Terms & Conditions**"). By joining this Campaign, Participants are deemed to have read and agreed to be bound by these Terms and Conditions. Any breach of these Terms and Conditions may result in forfeiture of the Prize at the Organiser's absolute discretion.

1.2. This Campaign will start on **15 November 2026, 12.00am** and will end on **31 December 2026, 11.59pm** ("**Campaign Period**"). The Organiser may, at its sole discretion amend, change or extend the Campaign Period, with prior notice.

1.3. This Campaign will be running on both distribution channels only, namely Franchise Partners and Agency ("**Distribution**").

1.4. This Campaign is applicable only to existing policyholder of AIG Private Car Insurance (Comprehensive Cover) policy, defined as individuals (individual or company registered) who holds an AIG Private Car Insurance (Comprehensive Cover) policy prior to the Campaign Period, and who renew the AIG Private Car Insurance (Comprehensive Cover) policy with Smart Pro or Smart Pro EV coverage via Franchise Partners or Agency channel for a policy period of one (1) year during the Campaign Period **("Customers")**.

1.5. This Campaign is applicable and open to all individuals and company registered policyholder, who maintained a valid AIG Private Car Insurance (Comprehensive Cover) at the time of participation in this Campaign ("**Participants**").

1.6. "**Entry**" or "**Entries**" means each eligible renewal of an existing AIG Private Car Insurance policy with Smart Pro or Smart Pro EV coverage by a Participant during the Campaign Period in accordance with these Terms and Conditions.

1.7. "**Prize**" means the reward to be awarded to an eligible Participant under the Campaign, set out in Clause 4.

1.8. This Campaign is not open to: -

1.8.1. any permanent, temporary and contract employees of the Organiser and their immediate family members. "Immediate family members" include spouse, ex-spouse, de-facto spouse, children, or stepchildren (whether natural or by adoption), parent, stepparent, grandparent, uncle, aunt, nephew, niece, brother, sister, stepsibling and first cousins.

1.8.2. any distributors, or advertising and sales promotion agencies engaged by the Organiser; and

1.8.3. any person who is a sanctioned individual under the laws of the United States of America, European Union, or Malaysia. For the avoidance of doubt, this shall include persons that are, or is likely to become subject to, any sanction imposed by the United States of America or the European Union, including any sanction that supports a decision or resolution of the United Nations Security Council.

2. Campaign Mechanics and Eligibility Criteria

2.1. To be eligible for this Campaign, Participants must:

a. Be an existing individual policyholder (individual or company registered) renewing an eligible AIG Car Insurance (Comprehensive Cover with Smart Pro or Smart Pro EV coverage) policy during the Campaign Period; and

b. Select Smart Pro or Smart Pro EV coverage; and

c. Successfully renew a minimum gross premium of RM2,000 and be issued a renewed AIG Private Car Insurance (Comprehensive Cover with Smart Pro or Smart Pro EV coverage) policy; and

d. Have a policy effective date between 15 November 2026 to 31 December 2026, when renewed during the Campaign Period.

2.2. All purchasers of AIG Car insurance (Comprehensive Cover with Smart Pro or Smart Pro EV coverage) policies are subject to AIG's underwriting guidelines, eligibility criteria, and approval, which may be updated from time to time. Policies that are not successfully issued for any reason shall not qualify for the Campaign.

2.3. Participants shall participate in the Campaign at their own risk and shall assume full liability for their participation in the Campaign and/or the use and/or redemption of any Prize(s). The Organiser shall not be liable for any loss, injury, damage, or claim suffered or incurred by any Participant arising from or in in connection with the Campaign, including any infringement or third-party intellectual property rights, except where such liability cannot be excluded under applicable laws.

2.4. Any AIG Private Car Insurance (Comprehensive Cover with Smart Pro or Smart Pro EV coverage) policy renewed by a Customer pursuant to this Campaign must remain in force for a minimum of six (6) months. If the AIG Private Car Insurance (Comprehensive Cover with Smart Pro or Smart Pro EV coverage) policy is cancelled by the Customer for any reason, the Organiser reserves the right to deduct the value of any Prize(s) awarded under this Campaign from any refund of premium payable in respect of the cancelled policy.

3. Winner Selection

3.1. Existing AIG customer who fulfilled the campaign criteria will be the winners ("**Winners**") for the Campaign.

3.2. The Participants who successfully renewed his/ her AIG Private Car Insurance (Comprehensive Cover with Smart Pro or Smart Pro EV coverage) policy, subject to qualifying premium during the Campaign Period shall each receive one (1) Prize.

3.3. Winners shall be determined strictly based on the system-recorded date and time of successful policy issuance.

3.4. Only Entries from eligible participant(s) will be accepted. Any Entry that the Organiser deems to be made via (a) participation in a syndicate, and/or (b) any forms of machine-assisted intervention enabling multiple computer-generated Entries, will be disqualified.

4. Prizes

4.1. Each Winner will receive (subject to qualifying premium):

Coverage	Qualifying Premium per Policy	Prize
With Smart Pro or Smart Pro EV	RM2,000 to RM2,999	Touch n' Go e-Wallet Reload e-Voucher worth RM100
With Smart Pro or Smart Pro EV	RM3,000 and above	Touch n' Go e-Wallet Reload e-Voucher worth RM200

4.2. For Prize(s) awarded in the form of e-vouchers, the Organiser reserves the right, at its sole discretion, to determine the denomination and number of e-vouchers issued to the Winner, provided that the total value of the Prize(s) remains unchanged.

4.3. Each Customer shall be entitled to receive one (1) Prize corresponding to each successful renewed AIG Private Car Insurance (Comprehensive Cover with Smart Pro or Smart Pro EV coverage) policy under this Campaign.

4.4. Prize(s) are given on an "As Is" basis and are non-transferable, non-refundable and non-exchangeable or sold for cash/credit.

4.5. The Organiser shall not be liable and/or responsible for any loss of or damage to the Prize once it has been received and/or collected by the Winner.

4.6. All costs, expenses, and incidental charges (if any) incurred in connection with the use or redemption of the Prize shall be borne solely by the Winner.

5. Notification of Winners and Prize Fulfilment

5.1 Winners of the Campaign will be contacted by the Organiser via email with the Prize(s), as per the email address provided by Participants when renewing the AIG Private Car Insurance (Comprehensive Cover with Smart Pro or Smart Pro EV coverage) policy via Franchise Partners or Agency during the campaign period ("**Winner Email**").

5.2 The Organiser will contact the Winners via email within Three (3) calendar months from the end of the Campaign Period. The Organiser reserves the right to delay this notification timeline at its discretion.

5.3 Participants are responsible for ensuring that their email addresses as maintained in the Organiser's records are accurate and current. The Organiser shall not be liable to the Winners for any inability/failure to notify the Winners of the results in the event that the Winners failed to ensure that their contact information and email address as maintained with the Organiser are accurate and current. In the event that a Winner's email address provided is invalid, inactive, incorrect, or otherwise unreachable for any reason, the Organiser will make reasonable attempts to contact the Winner through alternative communication channels, where applicable in accordance with these Terms and Conditions.

5.4 The Organiser shall not be held liable for any failure or delay in the receipt of the notification email by the Winner for any reason whatsoever.

5.5 The usage of the Prize(s) is subject to the terms and conditions of Touch 'n Go Sdn Bhd ("**Touch 'n Go**") including their privacy policy or notice. You agree to directly resolve any complaint or dispute in respect of the Prize with Touch n' Go.

6. Personal Information

6.1 By providing us with your personal information, you are indicating your consent to allow AIG Malaysia to keep you posted on any other products, services, and upcoming events. If you do not wish to be contacted by AIG Malaysia, you can opt out at any time by notifying AIG Malaysia at AIGMYCare@aig.com. You agree and understand that AIG Malaysia will process your personal information in accordance with AIG Malaysia's Privacy Notice as from time to time published on AIG Malaysia's website, accessible at[aig.my/privacy-notice] and you are deemed to consent and agree that AIG Malaysia may collect, use, and process your personal information in accordance with AIG Malaysia's Privacy Notice. If you submit information relating to other individuals, you further represent and warrant that you have the authority to provide information relating to the other individuals, that you have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed, and that the other individuals agree and consent that we may collect, use and process his/her personal information as herein described.

6.2 All personal information submitted must be accurate and complete and subject to proof at the request of the Organiser. The Organiser reserves the right, at any time, to verify the validity of any Entry and to disqualify any Customer that does not comply with these Terms and Conditions or that interferes with the Campaign process.

7. General Terms and Conditions

7.1 Subject to applicable laws and regulations, the Organiser has the absolute discretion to change, delete or add to any of these Terms and Conditions and/or to terminate, suspend or cancel this Campaign at any time with or without prior notice. For the avoidance of doubt, the termination, suspension or cancellation of the Campaign shall not entitle the Participants or the Winners to claim for compensation against the Organiser for any losses or damages suffered or incurred by the Participants or the Winners as a direct or indirect result of the act of termination, suspension or cancellation of this Campaign.

7.2 If for any reason, any aspect of the Campaign is not capable of running as planned, including by reason of infection by computer virus, network failure, bugs, tampering, unauthorised intervention, fraud, technical failures or any causes beyond the control of the Organiser which corrupts or affects

the administration, security, fairness, integrity or proper conduct of the Campaign, the Organiser reserves the right at its sole discretion to cancel, terminate, modify or suspend the Campaign, or invalidate any affected Entries. For the avoidance of doubt, any cancellation, termination, modification or suspension by the Organiser of the Campaign shall not entitle the Winners to any claim or compensation against the Organiser, its agents and employees for any and all losses or damages suffered or incurred by the Winners as a direct or an indirect result of the act of cancellation, termination, modification or suspension thereof.

7.3 The Organiser may, at its sole discretion, disqualify any Entries and prohibit further participation in the Campaign by any person whom the Organiser reasonably believes has tampered with the Entry process or with the operation of the Campaign or who has acted in violation of these Terms and Conditions or in a disruptive manner or for any other reason. In such event, the Organiser will not be liable for any costs, refund or losses incurred by the Participant.

7.4 Any Participant who submits an Entry or other material or information which the Organiser reasonably considers is inappropriate for any reason whatsoever, including but not limited to obscene, illicit or otherwise inappropriate written content will be disqualified from the Campaign and will not be eligible to win any Prize.

7.5 By participating in this Campaign, you agree that the Organiser, its respective employees, officers, directors, agents, affiliates, parent and subsidiaries shall not, to the fullest extent permitted by law, be liable or responsible for any direct, indirect, special or consequential loss or damage (including, but not limited to loss of income, profits or goodwill), injuries, rights, claims or actions of any kind arising from or in connection with this Campaign, or resulting from acceptance, possession, redemption/use/misuse of the Prize, or participation in this Campaign, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy, unless due to the Organiser's gross negligence or wilful misconduct specifically related to this Campaign.

7.6 The Organiser reserves the right to substitute any of the Prizes with another prize of a similar value in the event of unavailability of the Prizes. Prizes are neither transferable nor exchangeable. The Winners are not entitled to any cash compensation, benefits, or substitution in any form whatsoever in lieu of the Prizes unless determined by the Organiser. The Organiser reserves the right to forfeit the Prizes awarded if the Winners fail to comply with these Terms and Conditions.

7.7 These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions, or representations contained in any other promotional materials advertising the Campaign.

7.8 The Organiser reserves the right to publish and display the names and photographs of the Winners and audio/visual recording for the purposes of mass media, marketing materials for publicity purposes without compensation. By agreeing to these Terms and Conditions, Participants hereby agree that their name and image can be used by the Organiser for any mass media, marketing, or publicity purposes even after the Campaign Period.

7.9 The Organiser's decision on any matter concerning the Campaign, including these Terms and Conditions, is final with respect, including the determination of the Winners. No correspondence and/or appeals shall be entertained.

7.10 The Organiser is not responsible or liable for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorised access to, or alteration of, user or member communications, or any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet and/or websites.

7.11 The laws of Malaysia shall govern this Campaign, and you agree to submit to the exclusive jurisdiction of the courts of Malaysia. In the event any of the provisions in the Terms and Conditions is invalid, illegal or unenforceable under any applicable laws, rules, orders, directives, requirements, standards, guidelines and codes of practice having legal effect on us, the legality and enforceability of the remaining provisions shall not be affected.