The Brunei Half Marathon 2026 Exclusive Campaign: Run Protected with AIA Solitaire Personal Accident Campaign 2026 Terms and Conditions

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Campaign Period: 1 August to 21 November 2026 (both dates inclusive)

Terms & Conditions:

1. The Run Protected with AIA Solitaire Personal Accident Campaign ("**Campaign**") by AIA Singapore Private Limited, Brunei Branch (Reg. No. RCF20004468) ("AIA BRUNEI") shall run from 1 August to 21 November 2026 (both dates inclusive) ("**Campaign Period**") and is open to new and existing customers of AIA Brunei ("**Eligible Customers**"), subject to the terms and conditions set out below.

    1. The Campaign is open exclusively to individuals who have successfully registered for The Brunei Half Marathon ("**TBHM**") during the Campaign Period and who meet AIA BRUNEI's eligibility requirements ("Eligible Customers"). The Campaign is not open to the general public or any other individuals who are not registered TBHM participants.

    2. The Campaign shall be governed by the terms and conditions set out herein ("T&Cs") and by such other terms as AIA BRUNEI may impose from time to time. Participation in the Campaign constitutes acceptance of the foregoing terms and conditions and such other terms as AIA BRUNEI may impose, in their entirety.

    3. Eligible Customers may stand a chance to win prizes under the Campaign lucky draw ("Lucky Draw'). Details of the lucky draw date and winner announcement date(s) will be published and updated on AIA BRUNEI's official social media channels and/or website. AIA reserves the right, at its sole discretion, to cancel the Lucky Draw and/or determine, amend, substitute, modify, withdraw, or update any prize, or winner announcement dates without prior notice. All prizes are non-transferable, non-exchangeable and not redeemable for cash.

    4. To be eligible to participate in this Campaign and the Lucky Draw the Eligible Customer shall also be subject to the following conditions:
        a) the Eligible Customer's must have applied for an Eligible Plan;*;
        b) the application to purchase the Eligible Plan-("**Application**") is accepted by AIA BRUNEI;
        c) the Application must be signed and submitted within the Campaign period;
        d) the Application is for a new policy and is not a top-up of the insured amount or addition of a rider to an existing policy;
        e) the Application is not a re-submission of a previously withdrawn or rejected application;
        f) the Eligible Plan is incepted with the first premium fully paid on or before 30 November 2026;

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g) there is no cancellation of the Eligible Plan purchased during the free look period; and

h) there is no alteration to the Eligible Plan purchased within 12 months from the policy inception date, such as (but not limited to) the insured amount.

*Eligible Plan(s): AIA Solitaire Personal Accident Plan

5. Eligible Customers who meet all eligibility requirements set out in Clause 5 shall be entitled:

   a. one (1) exclusive Campaign merchandise item, subject to availability; and
   b. one (1) entry into the Lucky Draw;

   Each policyholder is limited to one (1) merchandise item and one (1) lucky draw chance regardless of the number of Eligible Plans purchased or where the Policyholder is different to the Insured Person under the same policy.

6. The Lucky Draw prizes are as follows:

   - Grand Prize: Royal Brunei 45,000 Air Miles
   - Second Prize: Royal Brunei 30,000 Air Miles
   - Third Prize: RunTrail Nation Shopping Voucher valued at BN500
   - Fourth Prize: Shopping Rewards Pocket Voucher valued at BND300
   - Fifth Prize: Shopping Rewards Pocket Voucher valued at BND200

9. Each Eligible Customer whose name is drawn in the Lucky Draw is entitled to win one Lucky Draw prize only irrespective of the number of Lucky Draw entries submitted under each Eligible Plan purchased by the Eligible Customer. In the event that the Eligible Customer's name is drawn more than once in the Lucky Draw, the Eligible Customer's name will be rejected, and another entry will be drawn in its place.

10. Prizes are non-transferable by the Lucky Draw winners and subject to availability and the terms and conditions of the third-party providers. AIA has the right at its sole discretion to substitute any prize for a comparable prize of equal or greater value to be awarded in lieu.

11. AIA BRUNEI reserves the right to recover the value of the Lucky Draw prize(s) (if any), collected by a person under the Lucky Draw if the Eligible Plan(s) purchased by such person during the Campaign Period is terminated or lapses within 12 months from the relevant policy inception date.

12. AIA BRUNEI shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the Lucky Draw prizes and the products and/or services provided by third parties. Notwithstanding anything herein, AIA BRUNEI shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with

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the Lucky Draw prizes and the products and/or services provided by third parties. All disputes about quality or performance of the product and/or services shall be resolved directly with the supplier of such products and/or services.

13. AIA BRUNEI may disqualify any persons from the Lucky Draw or recover/claw back the value of the prize and any additional charges incurred by AIA BRUNEI in relation to the prize, if AIA BRUNEI is of the view that the participant had acted fraudulently, dishonestly or conducted him/herself in bad faith or inappropriately to gain an unfair advantage against AIA BRUNEI to receive any prize from the Lucky Draw.

14. AIA BRUNEI reserves the right in its sole and absolute discretion to reschedule, withdraw, terminate this Lucky Draw or to revise and amend these T&Cs at any time without having to give any person any notice or reason.

15. AIA BRUNEI's decision on all matters relating to the Lucky Draw will be at its absolute discretion and will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Lucky Draw, these T&Cs shall prevail.

16. This Campaign and the Lucky Draw cannot be availed in conjunction with any other campaigns carried out by AIA BRUNEI unless otherwise permitted by AIA Brunei in its sole and absolute discretion.

17. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.

18. AIA BRUNEI reserves the right in its sole and absolute discretion to withdraw or terminate this Campaign at any time without having to give any person any notice or reason.

19. AIA BRUNEI's decision on all matters relating to this Campaign (including the interpretation of these T&Cs) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Campaign, these T&Cs shall prevail.

20. These T&Cs shall be governed by and construed in accordance with the laws of Brunei Darussalam.

21. AIA BRUNEI may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for

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changes and updates. To determine when these T&Cs were last revised, please refer to the "Last Revision Date" stated at the end of these T&Cs.

22. By participating in the Campaign and/or Lucky Draw, all participants and winners agree to provide AIA BRUNEI consent for, the public disclosure of their names, personal data and photographs for publicity or commercial purposes. All winners further agree to participate in any advertising, promotion, media interviews and publicity activities stipulated by AIA BRUNEI in relation to the Campaign lucky draw, and to provide and permit the use of any personal data, images, photographs, video/audio recordings capturing the winners' images/voices for any future promotion/marketing efforts and media publicity by AIA BRUNEI.

23. AIA BRUNEI, its affiliates, representatives and/or authorised agents shall not be liable to any participant of for any injury, damage, loss, cost or expense arising out of or in connection with the Campaign and/or the lucky draw and/or the prizes, and each participant agrees to indemnify and hold AIA BRUNEI harmless from and against any and all claims, damage, losses, costs or expenses suffered or incurred by AIA BRUNEI and/or the participant or by any other party relation to the Campaign and/or lucky draw and/or the prizes.

24. The Eligible Customers shall fully indemnify and hold AIA BRUNEI harmless from and against any loss, damage, cost, liability or expense (including legal fees), whether direct or indirect, which AIA BRNEI incurs in respect of, in connection with and/or arising from the Eligible Participant's breach of these T&Cs.

25. Without prejudice to and in addition to the marketing consent (if any) given, each customer expressly and irrevocably permits and authorises AIA BRUNEI to disclose, reveal and divulge information regarding his/her personal particulars to its officers, directors, employees, contractors, sub-contractors and AIA Insurance Representatives ("AIA Representatives") for the purposes of organising, promoting and conducting the Campaign and lucky draw, and to enable any one of the AIA Representatives to contact and follow up with the customer as required.

Last Revision Date: 30 October 2026.

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