

AIA One Billion Local Heroes Competition – Terms and Conditions of Participation

Eligibility

In participating in the AIA¹ One Billion Local Heroes Competition (“**AIA One Billion Local Heroes Competition**”), you knowingly and voluntarily agree to the following Terms and Conditions.

- a) The decisions of AIA Indonesia judging panel will be considered conclusive, final, and binding.
- b) Entries that do not meet the eligibility criteria or are submitted after the deadline will be disqualified.
- c) Nominations as an AIA Indonesia AIA One Billion Local Hero must be submitted and received via the AIA One Billion Local Heroes Microsoft e-form by the deadline.
- d) The winner must be an AIA Indonesia employee or agents at the time of nomination, and at the AIA ONE BILLION Day on November 2026 in Thailand (“**AOB Day**”).
- e) By submitting an entry to participate in the AIA One Billion Local Heroes Competition, the nominee acknowledges and agrees to join the AOB Day in Thailand.
- f) Only the 1st winner will join the AOB Day in Thailand, with below terms and conditions:
 - a. The prize will include on return economy flight from Indonesia and two nights' hotel accommodation which shall be subject to AIA's travel policy.
 - b. The winner shall be responsible for getting passport with minimum 6 months before expired to travel date.
 - c. The winner should also arrange travel insurance in connection with travelling into Thailand (if needed).
- g) The 1st winner represents and warrants that he/she is in good physical condition does not suffer from any medical, physical, or other impairments that would or adversely affect his/her participation in the AOB Day in Thailand. If unable to participate, the prize will transfer to the 2nd winner, and so on.
- h) The 2nd until 10th winners will each receive entertainment prizes in the form of a hotel staycation in Jakarta, MAP vouchers, and Gopay Coins.
- i) In celebration of AIA Indonesia's 30th Anniversary, additional winners will be selected, bridging the total number of winners to 30.
- j) You shall bear full responsibility for having read and understood these Terms and Conditions and expressly consent to the processing, collection, use (including transfer, handling and storage) and disclosure of your nominees personal data, and any other information provided to AIA, in the manner described in AIA's Privacy Policy available at <https://www.aia-financial.co.id/id/privacy-notice>.
- k) AIA may update its Privacy Policy from time to time, and your personal data which AIA holds and/or processes will respectively be governed by AIA's most current Privacy Policy.

¹ AIA means AIA Company Limited and/or its affiliates, and its/their respective agents, officers, directors, employees, or advisors and representatives.

- l) Participants acknowledge that AIA will handle and process your personal data (including personal information in relation to participation in the AIA One Billion Local Heroes Competition in accordance with the Personal Data (Privacy) Law in Indonesia.

LIMITATION OF LIABILITY

- a) You agree to waive, release, and discharge AIA from any and all liabilities and/or claims including any damage, loss, disability, injury or death, arising from or that may occur to you in conjunction with participating in the AIA One Billion Local Heroes Competition, whether caused by the negligence or fault of AIA.
- b) You agree to indemnify, and keep indemnified and hold harmless AIA from and against all losses including any legal costs and expenses and any compensation or costs paid or incurred by AIA arising directly or indirectly of breach of any of the Terms and Conditions contained herein, as well as all claims which may be brought against AIA by you or your nominees for any claims, damage, loss, disability, injury or death arising from or which may occur to you or your nominees in conjunction with participating in the AIA One Billion Local Heroes Competition, whether caused by the negligence of AIA, and all costs and expenses incidental thereto.
- c) These Terms and Conditions shall be construed broadly to provide a release and waiver to the maximum extent permissible under applicable law.

RECORDINGS

- a) AIA reserves the right to use individual or group photographs, images or likeness or footage captured or recorded of you, and voice recordings for press or promotional purposes in any media whether now known or developed in the future (“**Recordings**”), including without limitation on:
 - (i) above-the-line usage with content used in advertising, digital advertising across paid digital/social– content boosted on AIA’s social media channels and over-the-top streaming platforms;
 - (ii) internet websites (including publicly accessible websites, intranet sites, third party content hosted sites, social media websites such as Facebook, Twitter, LinkedIn and YouTube, news websites and AIA’s websites (including making footage or material available for download on those websites);
 - (iii) television broadcasts and rebroadcasts, web casts, multimedia links, videotapes, CDs, DVDs and electronic databases;
 - (iv) paper and electronic publications, presentations and promotional materials;
 - (v) radio; and
 - (vi) print and news media.

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- b) You irrevocably and unconditionally waive the benefit of all existing and future rights in and to any Recordings, including performers' rights, copyright and any similar rights in any and all past and future performances, images or works featuring in the Recordings, which may arise under the laws of any jurisdiction, to the fullest extent permitted under applicable law. You warrant that any such rights have not been transferred previously, and you shall not purport to transfer any such rights in the future.
- c) You agree and acknowledge and irrevocably assign, transfer, and convey to AIA all rights, title and interest in and to the Recordings (including all intellectual property rights thereto), all copyrights and associated rights in any photograph, voice, sound or film recording or in any electronic representation and any other rights therein.
- d) You further agree that AIA will have an irrevocable, perpetual, fully paid-up, exclusive, royalty-free, transferable, sublicensable (through multiple levels of sublicensees), worldwide right and license to make, copy, edit, publish, distribute, play, show, display and otherwise use and make available the Recordings and any works that may be derived from the Recordings, by any means and in any media now existing or hereafter invented, and to authorize others to do the same.

NOMINATIONS

- a) In the AIA One Billion Local Heroes Competition, you must ensure that you are aware of these Terms and Conditions, fully comply with them, and follow all instructions of AIA at all times.
- b) You must provide all required information including names and contact details and apply using the online submission form in order to participate in the AIA One Billion Local Heroes Competition. AIA will disqualify any person who has not been nominated using the procedures as set out in these Terms and Conditions, and AIA shall not be liable for any claims, damages or liabilities arising from such disqualification.
- c) You will indemnify AIA against all liabilities, losses, damages, costs and expenses suffered or incurred by AIA arising from:
 - (i) any claim brought or threatened against AIA arising from your breach of these Terms and Conditions, negligence, or any other wrongful act or omission by you;
 - (ii) any third-party claim brought or threatened against AIA in connection with the AIA One Billion Local Heroes Competition;
 - iii) misuse of AIA's IT networks, facilities and/or equipment by you; or
 - iv) your breach of these Terms and Conditions, negligence, willful misconduct or any wrongful act or omission by you.
- d) You must comply with applicable data protection laws and regulations including the Personal Data (Privacy) Ordinance in Hong Kong in relation to any personal data processed or provided to AIA in connection with the AIA 1 Billion Local Heroes Competition. In particular, you must ensure that disclosure to AIA of any relevant personal data is lawful, that you consent or have obtained all consents necessary to disclose relevant personal data to AIA for processing it in connection with the AIA One Billion Local Heroes Competition (and provide copies of such consents if requested), and that you have reviewed any data privacy policy/statement which AIA has provided or made available (including on AIA's website).

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GENERAL

- a) Participants will be disqualified from the AIA One Billion Local Heroes Competition if they take or are found to be taking any prohibited or illegal drugs, narcotics, or other mood-altering substances.
- b) The failure of AIA to enforce any of its respective rights at any time for any period shall not be construed as a waiver of such rights.
- c) AIA may, at its sole discretion, amend, vary, delete or add to these Terms and Conditions from time to time.
- d) These Terms and Conditions shall be governed by, and construed in accordance with, the laws of the Republic of Indonesia and you submit to the exclusive jurisdiction of the courts of the Republic of Indonesia.
- e) If any court or competent authority finds that any provision of these Terms and Conditions (or part of any provision) is invalid, illegal or unenforceable, that provision or part-provision shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of these Terms and Conditions shall not be affected or impaired.
- f) AIA reserves the right to cancel, terminate, modify, or suspend the AIA One Billion Local Heroes Competition at any time and for any reason, without prior notice and AIA shall not be liable for any claims, damages or liabilities arising from such cancellation, termination, modification, or suspension. This includes, but is not limited to, situations where the AIA One Billion Local Heroes Competition cannot be conducted as planned due to technical issues, force majeure events, or any other causes beyond the control of AIA.

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