

Sun Life Malaysia x Hairul Azreen SMS Quiz (“Contest”)

Contest Period: 26th July 2019 to 31st July 2019

Terms & Conditions

1. Organiser and Eligibility

This Contest is organised by Sun Life Malaysia Assurance Berhad and Sun Life Malaysia Takaful Berhad (“**Organiser**”).

This Contest is open to the Organiser’s customers who fulfil the following criteria:

- (a) whose policy status is in-force;
 - (b) whose age is between 18 to 35; and
 - (c) who receive the quiz question “Sun Life Malaysia: Jawab&Menang BAUCER PERCUMA! Siapakah duta terbaru kami? Balas SUNLIFEMALAYSIA<jarak>JAWAPAN ke 66399. Tertakluk T&S” via SMS from the Organiser;
- (hereinafter referred to as “**Eligible Customers**”).

Eligible Customers who participate in the Contest shall be referred to as the “**Participants**”.

Employees of the Organiser including its affiliated and related companies and their immediate family members (children, parents, brothers and sisters, including spouses); and/or representatives, employees, servants and/or agents of advertising and/or promotion service providers of the Organiser including its affiliated and related companies, and their immediate family members are not eligible to participate in the Contest.

By participating in this Contest, the Participants agree to comply with all terms and conditions (“**Terms and Conditions**”) contained herein.

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 the Contest at any time without prior notice. The Participants agree to be bound by any such changes. The Organiser’s decision shall be final and conclusive. Any subsequent correspondences, protest or appeals or enquiries will not be entertained.

2. Contest Period

The Contest period runs from 26th July 2019 to 31st July 2019, both dates included (“**Contest Period**”).

3. How to Participate

To participate in the Contest, the Participants are required to reply with the correct answer i.e. SUNLIFEMALAYSIA Hairul Azreen OR SUNLIFEMALAYSIA Hairul OR SUNLIFEMALAYSIA Azreen via SMS to 66399.

4. Winners and Prizes

- Thirty (30) winners will be randomly selected (“**Winners**”).
- Prize: Fave voucher worth RM20.00 for each Winner (“**Prizes**”).

5. Judging Criteria

- The Winners will be selected at random, at the absolute discretion of the Organiser.
- Each Participant is only entitled to one (1) Prize for the duration the Contest Period.
- Any decision from the Organiser shall be final and conclusive, and any subsequent correspondences, protest, appeals or enquiries will not be entertained.

5.1 Result of the Contest

- The Winners will be notified via telephone call on **7th August 2019**.
- If a Winner cannot be contacted within five (5) working days of being notified by the means stated above, at the absolute discretion of the Organiser, the Winner will be disqualified from winning the Prizes and another Participant randomly selected by the Organiser will be deemed as the Winner.
- The Organiser reserves the right to change any Prize details without prior notice.
- The Prizes are not transferable, redeemable and/or exchangeable for cash or credit of any kind.
- If so requested by the Organiser, the Winners shall submit the following personal details: Name, NRIC number, and email address for verification purpose. The Organiser and any party acting for and on its behalf may use such details to communicate with the Winners on matters relating to the Contest. Unless compelled by applicable legislation, the Organiser will not provide such information to any third party, other than those specified herein, without the Winner’s permission.

5.2 Delivery of Prizes

- The Winners hereby authorise the Organiser to disclose information relating to the contact details of the Winners to such other parties as the Organiser may engage for the delivery of the Prizes to the Winners. The delivery of the Prizes shall be at the risk of the Winners, and should the Organiser require the Winners to collect the Prizes at such time and place to be notified by the Organiser, the same shall be collected at the sole cost, expense and risk of the Winners.
- The Organiser is not responsible for failure to contact any Winner for Prize delivery as a result of invalid contact information provided by the Winner.
- The Organiser makes no warranties or representations whatsoever with respect to the Prizes and will not be responsible nor liable for any problems and/or damage thereto or arising therefrom.
- The Organiser reserves the right to replace the said Prize with another of equivalent value at any time without prior notice.

- The Winners hereby irrevocably agree and give consent to the Organiser to publish any related matter to the entries including and not limited to the Winners' names and photographs for current and future advertising and promotional purposes.

6. Liability

- For the avoidance of doubt, termination, suspension or cancellation of the Contest shall not entitle any of the Participants and/or the Winners to claim compensation against the Organiser for any and all losses or damages suffered or incurred by the Participants and/or the Winners as a direct or indirect result of such act of termination, suspension or cancellation.
- The Participants and/or the Winners shall assume full liability in the event of any injury, damage or claim resulting from participation in the Contest and/or use and/or redemption of their Prizes and/or infringement of a third-party intellectual property rights.
- The Organiser will not be responsible or liable for any error (including error in notification of the Contest's Winners), omission, interruption, deletion, defect, delay in operation or transmission, Internet line failure, theft, destruction of, or unauthorised access to entries, computer hang whether or not arising during operation or transmission as a result of server functions, viruses, bugs or other causes outside its control.
- The Organiser is not responsible for Internet connection error that may affect the Contest.
- The Organiser shall not be responsible for any expenses and cost including but not limited to telecommunication charges (SMS charges included) and out-of-pocket expenses related to or as a consequence of participating in this Contest.

7. Disqualification

- The Organiser reserves the right at its sole discretion to disqualify anyone deemed to be tampering with the entry process or the operation of the Contest or committing any breach or potential breach of the Terms and Conditions. Any subsequent correspondences, protest, appeals or enquiries will not be entertained.

8. Personal Data Protection

- The Participants and/or the Winners acknowledge, understand and agree that their details may be shared by the Organiser for the purposes of the Contest. Any Participants' and/or Winners' information or personal data ("**Personal Data**") provided by the Participants and/or Winners to the Organiser in connection with the Contest shall be kept confidential except to any activities mentioned thereto. The Organiser shall take all reasonable precautions to preserve the integrity and prevent any corruption or loss, damage or destruction of Participants' and/or Winners' Personal Data and shall at all times comply with the requirements of the Personal Data Protection Act 2010.

9. Indemnity

- Each Participant agrees to indemnify, release and hold harmless the Organiser, its holding, subsidiary or related companies as defined in the Companies Act 2016, directors, officers, employees, agents, sponsors and/or representatives against any and all losses, rights, claims, actions and damages (including special, indirect and consequential damages) arising from or incurred as a result of the participant's participation in the Contest, acceptance of any Prizes, and/or the use of the Participant's entry and/or likeness in connection with the Contest or violation of the Terms and Conditions.

10. Other Conditions

- By participating in the Contest, the Participants are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein.
- To the fullest extent permitted by law, the Organiser expressly excludes and disclaims any representations, warranties, or endorsements express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the Prizes.
- Any enquiries and complaints directly and solely in relation to the Prizes must be referred to the merchant's customer service centre or on the label of the merchandise(s) or its customer service representatives. The Organiser shall not be bound to deal with any enquiries and complaints in respect of the Prizes and shall bear no responsibility for resolving such disputes or for the dispute itself.
- Any and all decision made by the Organiser in relation to every aspect of the Contest, shall be final and conclusive. Any subsequent correspondences, protest, appeals or enquiries will not be entertained.
- The Organiser shall not be held liable in any manner whatsoever for any loss or damages howsoever arising in connection with the Contest. Furthermore, the Organiser shall not be liable for any default in respect of the Contest due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Organiser.
- In the event of any complaints related to the Contest, the Participants may contact the Organiser's Customer Service Unit bearing the following address, telephone number and email address:-

Sun Life Malaysia Assurance Berhad
Level 8, No. 338 Jalan Tuanku Abdul Rahman,
50100 Kuala Lumpur.
Telephone: 1300 88 5055 (8:30AM – 5:00PM)
Email: wecare@sunlifemalaysia.com

Sun Life Malaysia Takaful Berhad
Level 8, No. 338 Jalan Tuanku Abdul Rahman,
50100 Kuala Lumpur.
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