

Terms and conditions for Sun Protector Campaign Jawab&Menang (“Campaign”)

1. Campaign Period

The Campaign is organized by Sun Life Malaysia Assurance Berhad (“SLM”) and runs from 22 February 2019 until 30 June 2019, both dates included (“Campaign Period”). SLM reserves the right to change the commencement date and expiry date of the Campaign Period with reasonable notice period.

2. Eligibility

- a) The Campaign is open to selected SLM customers who fulfil the following criteria:
 - (i) whose Sun Protector policy status is in-force; and
 - (ii) who are Malaysian citizens or permanent residents of Malaysia (hereinafter referred to as the “Eligible Clients”).
- b) Permanent and/or contract employees of SLM shall not be eligible to participate in this Campaign.

3. The Campaign

- a) The Campaign offers reward in the form of e-vouchers (“Gift”) to the first 100 Eligible Clients who replied with correct answer to the Campaign SMS sent by SLM during the Campaign Period.
- b) The Gift will be delivered to the Eligible Clients via SMS within 30 days after the Campaign Period ends.
- c) The Gift needs to be redeemed within the validity period as stated in the Gift.
- d) For the avoidance of any doubt, SLM shall not be liable for any telco charges, roaming or phone charges which is to be borne by the Eligible Clients, whether in or outside Malaysia.

4. Publicity

SLM may use the Eligible Client’s entry, including without limitation, photos, drawings, text, and any other content or information submitted for purposes of the Campaign (collectively the “Materials”), and the Eligible Client’s name, and/or likeness, for advertising, publicity and promotion of any goods or services of SLM, for an unlimited time throughout the world without compensation, and in any media. The Eligible Clients shall do all things necessary to give effect to this if requested by SLM.

5. Other Conditions

- a) By participating in the Campaign, the Eligible Clients are deemed to have read, understood and agreed to be bound by the terms and conditions stated herein.
- b) The Gift is not transferable or redeemable or exchangeable for cash or credit of any kind. The Eligible Client is only entitled to one Gift during the Campaign Period.
- c) To the fullest extent permitted by law, SLM 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 Gift.
- d) Any enquiries and complaints directly and solely in relation to the Gift must be referred to the merchant’s customer service centre or on the label of the merchandise(s) or its customer service representatives. SLM shall not be bound to deal with any enquiries and complaints in respect of the Gift and shall bear no responsibility for resolving such disputes or for the dispute itself.
- e) Any and all decision made by SLM in relation to every aspect of the Campaign, shall be final and conclusive. Any subsequent correspondences, protest, appeals or enquiries will not be entertained.

- f) SLM shall not be held liable in any manner whatsoever for any loss or damages howsoever arising in connection with the Campaign. Furthermore, SLM shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of SLM.
- g) SLM reserves the right to cancel, terminate or suspend the Campaign upon giving adequate notice. For the avoidance of doubt, cancellation, termination or suspension of the Campaign shall not entitle any of the Eligible Clients to any claim or compensation against SLM for any losses or damages suffered or incurred by the Eligible Clients as a direct or indirect result of the act of cancellation, termination or suspension.
- h) SLM reserves the rights upon giving adequate notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("**Amendment**") any of the terms and conditions herein. Notification to the Eligible Clients in respect of the Amendment shall be effected at SLM's absolute discretion through any one of the following means of communication, namely, by ordinary mail or email to the Eligible Clients' last known address or registered email address with SLM or by effecting an advertisement regarding the Amendment in one newspaper of SLM's choice, or via SLM's website or by any other means of notification which SLM may select and the Amendment shall be deemed as binding on the Eligible Clients as from the date of notification of the Amendment or from such other date as may be specified by SLM in the notification.
- i) In the event of any complaints related to the Campaign, the Eligible Clients may contact SLM Customer Service Unit bearing the following address, telephone number and email address:-

Sun Life Malaysia Assurance Berhad
Level 8,
338 Jalan Tuanku Abdul Rahman,
50100 Kuala Lumpur.
Telephone: 1300 88 5055 (8:30AM – 5:00PM)
Email: wecare@sunlifemalaysia.com