

Terms and Conditions for Pay & Get Rewarded Campaign (hereinafter referred to as the “Campaign”)

The Campaign is organized by Sun Life Malaysia Assurance Berhad [Registration No: 199001005930 (197499-U)] and Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)] (hereinafter referred to as “SLM”) and subject to the following terms and conditions.

1. The Campaign Period

The Campaign runs from **1st July 2021** until **31st December 2021**, both dates inclusive (hereinafter referred to as the “**Campaign Period**”). SLM reserves the right to change the commencement date and expiry date of the Campaign Period with a reasonable notice period.

2. Eligibility

- a) The Campaign is open to SLM’s clients who fulfil the following criteria (hereinafter referred to as “**Eligible Clients**”) : -
 - (i) whose insurance policy/takaful contract status is in-force;
 - (ii) who are 18 years old and above (as at the commencement date of the Campaign Period); and
 - (iii) who are Malaysian citizens or permanent residents of Malaysia.
- b) Permanent and/or contract employees of SLM who fulfil the above criteria are also eligible to participate in the Campaign.

3. Campaign Mechanics

- a) Eligible Clients will have to pay their overdue premium/contribution amount after receiving Short Message Service (SMS) on the Campaign (“**Campaign SMS**”); and
- b) The Eligible Clients are entitled to **one (1) entry** only once they have successfully paid their overdue premium/contribution.

4. The Gift

- a) The Campaign offers a RM20.00 Touch ‘n Go eWallet reload pin (a soft pin based reload function) as the reward (“**Gift**”) to all Eligible Clients that have paid their overdue premium/contribution amount after receiving the Campaign SMS during the Campaign Period.
- b) The Gift will be sent either via SMS or email to the Eligible Clients.
- c) The Eligible Clients will receive the Gift in the month following of the month the overdue premium/contribution amount is paid by the Eligible Clients and received by SLM. (e.g. all Eligible Clients who make the payment of overdue premium/contribution amount in July 2021 will receive the Gift in August 2021).
- d) The Gift needs to be redeemed within the validity period as stated in the Gift (if applicable).
- e) The Gift is not transferable or redeemable or exchangeable for cash or credit of any kind. The Eligible Clients are only entitled to **one (1) Gift** during the Campaign Period.
- f) SLM shall have no obligation to substitute the Gift with any alternative prize, cash equivalent or other compensation in the event the Eligible Clients fail to redeem or utilize the Gift for any reason whatsoever

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. SLM reserves the right to disqualify any Eligible Client if it has reasonable grounds to believe that the Eligible Client has breached any of the Terms and Conditions of the Campaign.
- b) 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.

- c) Any enquiries and complaints directly and solely in relation to the Gift must be referred to the merchant's customer service center 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.
- d) 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.
- e) SLM shall not be held liable in any manner whatsoever for any loss or damages howsoever arising in connection with the Campaign (including loss of opportunity and consequential loss flowing therefrom). 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, pandemic or any event beyond the reasonable control of SLM.
- f) 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.
- g) SLM may use the Eligible Clients' entries, including without limitation, photos, drawings, text, and any other content or information submitted for purposes of the Campaign (collectively the "**Materials**"), and the Eligible Clients' 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.
- h) Each Eligible Client agrees to indemnify, release and hold harmless SLM, 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 Eligible Clients' participation in the Campaign, acceptance of any Gift, and/or the use of the Eligible Clients' entry and/or likeness in connection with the Campaign or violation of these Terms and Conditions.
- i) It will be the Eligible Clients' responsibility to ensure their contact details, including phone number and email address, are current and updated in the records with SLM. Should an Eligible Client's contact details changed during the Campaign Period, the Eligible Client must notify SLM directly and update their contact details accordingly. SLM shall not be responsible to the Eligible Clients for any loss (including loss of opportunity and consequential loss following therefrom) suffered in the event the Eligible Clients' contact details in the record is not current or correct.
- j) 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.
- k) 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.
- l) The Eligible Clients acknowledge, understand and agree that their details may be shared by SLM for the purposes of the Campaign. Any Eligible Clients' information or personal data ("**Personal Data**") provided by the Eligible Clients to SLM in connection with the Campaign shall be kept confidential except to any activities mentioned thereto. SLM shall take all reasonable precautions to preserve the integrity and prevent any corruption or loss, damage or destruction of the Eligible Clients' Personal Data and shall at all times comply with the requirements of the Personal Data Protection Act 2010. SLM shall at all times ensure that the Eligible Clients' Personal Data is processed diligently in compliance to existing laws and in accordance with SLM's Privacy Notice accessible from SLM's website at www.sunlifemalaysia.com.
- m) In the event of any complaints related to the Campaign, the Eligible Clients may contact SLM's Customer

Service Unit bearing the following address, telephone number and email address:-

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

- n) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Clients agree to submit to the exclusive jurisdiction of the Courts of Malaysia.