

Terms and Conditions for Campaign Jawab & Menang ("Campaign")

1. Campaign Period

The Campaign is organized by Sun Life Malaysia Assurance Berhad and Sun Life Malaysia Takaful Berhad ("Company") from **1st January 2021** until **31st December 2021**, both dates included ("Campaign Period").

The Company 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 Company's customers who fulfil the following criteria:
- (i) whose policy status is in-force; and
 - (ii) who are Malaysian citizens or permanent residents of Malaysia (hereinafter referred to as the "**Eligible Clients**").

Eligible Clients who participate in the Campaign shall be referred to as the "**Participants**".

- b) Permanent and/or contract employees of the Company shall not be eligible to participate in this Campaign.

3. The Campaign

- a) The Campaign offers reward ("**Gift**") to 100 randomly selected Participants who replied with the correct answer to the Campaign SMS sent by the Company during the Campaign Period ("**Entitled Participants**").
- b) The Gift will be delivered to the Entitled Participants within thirty (30) days after the Campaign Period ends.
- c) The Gift needs to be redeemed within the validity period as stated in the Gift (if applicable).
- d) For the avoidance of any doubt, the Company shall not be liable for any telco charges, roaming or phone charges which is to be borne by the Participants, whether in or outside Malaysia.

4. Publicity

The Company may use the Participants' entries, including without limitation, photos, drawings, text, and any other content or information submitted for purposes of the Campaign (collectively the "**Materials**"), and the Participants' name, and/or likeness, for advertising, publicity and promotion of any goods or services of the Company, for an unlimited time throughout the world without compensation, and in any media. The Participants shall do all things necessary to give effect to this if requested by the Company.

5. Indemnity

Each Participant agrees to indemnify, release and hold harmless the Company, 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 Participants' participation in the Campaign, acceptance of any Gift, and/or the use of the Participants' entry and/or likeness in connection with the Campaign or violation of the Terms and Conditions.

6. Other Conditions

- a) By participating in the Campaign, the Participants 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 Participant is only entitled to one Gift during the Campaign Period.
- c) To the fullest extent permitted by law, the Company 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. The Company 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 the Company 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) The Company shall not be held liable in any manner whatsoever for any loss or damages howsoever arising in connection with the Campaign. Furthermore, the Company 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 the Company.
- g) The Company 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 and/or Participants to any claim or compensation against the Company for any losses or damages suffered or incurred by the Eligible Clients and/or Participants as a direct or indirect result of the act of cancellation, termination or suspension.
- h) The Company 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 and/or Participants in respect of the Amendment shall be effected at the Company's absolute discretion through any one of the following means of communication, namely, by ordinary mail or email to the Eligible Clients' and/or Participants' last known address or registered email address with the Company or by effecting an advertisement regarding the Amendment in one newspaper of the Company's choice, or via the Company's website or by any other means of notification which the Company may select, and the Amendment shall be deemed as binding on the Eligible Clients and/or Participants as from the date of notification of the Amendment or from such other date as may be specified by the Company in the notification.
- i) The Participants acknowledge, understand and agree that their details may be shared by the Company for the purposes of the Campaign. Any Participants' information or personal data ("**Personal Data**") provided by the Participants to the Company in connection with the Campaign shall be kept confidential except to any activities mentioned thereto. The Company shall take all reasonable precautions to preserve the integrity and prevent any corruption or loss, damage or destruction of Participants' Personal Data and shall at all times comply with the requirements of the Personal Data Protection Act 2010.
- j) In the event of any complaints related to the Campaign, the Eligible Clients and/or Participants may contact the Company'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