#ChampionYourBrighterSide Contest Terms and Conditions

The Contest Period

#ChampionYourBrighterSide Contest ("**Contest**") is organised by Sun Life Malaysia Assurance Berhad [Registration No: 199001005930 (197499-U)] and Sun Life Malaysia Takaful Berhad [Registration No: 200501012215 (689263-M)] (collectively "**Company**") from **16th December 2020** to **17th January 2021** ("**Contest Period**").

The Company may at its sole and absolute discretion extend or hold the Contest Period at any time without prior notice.

Eligibility

The Contest is only open to Malaysian citizens and Permanent Residents (PR) with Malaysia identification card, aged 18 and above ("**Participants**").

Contest Mechanics

The Contest is only open during the Contest Period and any entries received after the Contest Period will not be entertained.

Multiple entries are allowed, but only one (1) prize will be awarded per winning entrant.

Participants are required to complete the #ChampionYourBrighterSide Resolution Form ("**Form**") at <u>bit.ly/CYBSLM</u> and click on 'submit'.

All Participants who complete the entire Form will stand a chance to win.

Judging Criteria

Fifteen (15) winners will be selected randomly from the pool of eligible Participants by the Company.

Any and all decisions made by the Company in relation to every aspect of the Contest shall be final and conclusive. Any subsequent correspondences, disputes, appeal or enquiries will not be entertained.

The Company will not be responsible for any Contest entries that cannot be processed due to technical or operational reasons. Entries that are lost, misdirected, incorrect, incomplete or illegible, for any reason whatsoever, will be disqualified.

Prize

Five (5) Lazada Gift Vouchers worth RM200.00 each, Five (5) Sports Direct Gift Vouchers worth RM200.00 each, and Five (5) AEON Gift Vouchers worth RM200.00 each ("**Prize**").

The Prize may either be in the form of physical voucher or e-voucher.

The Prize will be couriered or emailed, as the case may be, over to the winners within fourteen (14) working days from the Contest Winner Announcement (as hereinafter defined).

The Company reserves the right to substitute the Prize with an item of equivalent value at any time without prior notice, at their absolute discretion.

The Prize is non-transferable, non-redeemable, and not exchangeable for cash or credit of any kind or other prizes.

Winner

The Company will select and notify the fifteen (15) winners within seven (7) working days from the end of the Contest Period via email ("**Contest Winner Notification**"). If a winner cannot be contacted within two (2) working days of being notified by the means stated above, at the absolute discretion of the Company, the winner will be disqualified from winning the Prize and another eligible Participant will be selected randomly by the Company as the winner. This selection process will be repeated until a winner is successfully contacted.

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 stipulated herein and will abide by all decisions made by the Company. The Company reserves the right to disqualify any Participant and/or winner if it has reasonable grounds to believe that the Participant and/or winner has breached any of the Terms and Conditions of the Contest or if any Participant and/or winner has provided inaccurate information whilst participating in the Contest.

By participating in the Contest, the Participants are agreeing to the Company's storing and using of the Participants' information as well as any images shared for any marketing purposes. The Company will not share the Participants' information with third parties unless it is specifically agreed by the Participants on the sharing of these details and the Participants can opt out at any time by emailing the Company at social.media@sunlifemalaysia.com directly.

By participating in the Contest, the Participants have agreed to allow the Company, at its absolute discretion, to use the Participants' name, photographs, voice and/or video recordings and entries for publicity, advertising or the Contest purposes in any manner it deems appropriate, without first obtaining any further consent nor making any payment whatsoever to the Participants.

The winners hereby authorise the Company to disclose information relating to the address and contact details of the winners to such other parties as the Company may engage for the delivery of the Prize to the winners. The delivery of the Prize shall be at the risk of the winners and should the Company require the winners to collect the Prize at such time and place to be notified by the Company, the same shall be collected at the sole cost, expense and risk of the winners. 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 the Prize and/or infringement of a third party intellectual property rights.

The Company shall not be held liable in any manner whatsoever to the Participants for any loss or damages howsoever arising in connection with the Contest (including loss of opportunity and consequential loss flowing therefrom) and damage suffered in the event the winners cannot be reached/contacted. Furthermore, the Company 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, pandemic or any event beyond the reasonable control of the Company.

The Participants are participating in the Contest at their own risk. The Company and its affiliated partners will not be responsible or held liable, and the Participants agree to waive, release, absolve and discharge the Company and its affiliated partners from any and all liability, for any injury or death, disability, damage or loss of property, whether personal or otherwise, suffered or caused, howsoever during the participation, or after the participation in the Contest. The Participants shall indemnify and hold harmless the Company and its affiliated partners from any and all liabilities or claims, actions, lawsuits, damages and judgement, including solicitor's fees, arising out of or relating to the Participants' participation in the Contest, whether caused by the negligence of the Company and its affiliated partners or otherwise.

The Company shall not be held liable or responsible for any delay and/or failure due to any internet service provider-related issues; including but not limited to any delay and/or failure of the system to capture the Participants' Form completion and/or the end of the Contest Period due to, including but not limited to, an internet error or glitch, poor internet connection and web page glitch.

The Company 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. 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 Company 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 acknowledge, understand and agree that their details may be shared by the Company for the purposes of the Contest. Any Participants' information or personal data ("**Personal Data**") provided by the Participants to the Company in connection with the Contest 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 the Participants' Personal Data and shall at all times comply with the requirements of the Personal Data Protection Act 2010.

In the event of any complaints related to the Contest, the Participants may contact the Company via private message on Facebook @SunLifeMalaysia or direct message on Instagram @SunLifeMalaysia_my.

These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.