

Terms and Conditions for Campaign Jawab & Menang (“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. Campaign Period

The Campaign runs from **1st January 2022** until **31st December 2022**, 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. The Campaign

- a) The Campaign offers reward in the form of e-voucher or physical voucher or physical item (“**Gift**”) to 100 randomly selected Eligible Clients who reply with the correct answer to the Campaign Short Message Service (SMS) sent by SLM 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 to the Entitled Participants’ current and active mobile phone or email address or mail address, as the case may be.
- c) The Gift needs to be redeemed within the validity period (if any) as stated in the Gift.
- d) The Gift is not transferable or redeemable or exchangeable for cash or credit of any kind. The Entitled Participant is only entitled to one (1) Gift during the Campaign Period.
- e) SLM shall have no obligation to substitute the Gift with any alternative prize, cash equivalent or other compensation in the event the Entitled Participants fail to redeem or utilize the Gift for any reason whatsoever.
- 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 and/or the Entitled Participants, whether in or outside Malaysia.

4. Publicity

SLM may use the Eligible Clients’ and/or the Entitled 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 Eligible Clients’ and/or the Entitled Participants’ 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 and/or the Entitled Participants shall do all things necessary to give effect to this if requested by SLM.

5. Indemnity

Each Eligible Client and/or Entitled Participant 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' and/or the Entitled Participants' participation in the Campaign, acceptance of any Gift, and/or the use of the Eligible Clients' and/or the Entitled Entitled Participants' entry and/or likeness in connection with the Campaign or violation of these Terms and Conditions.

6. Other Conditions

- a) By participating in the Campaign, the Eligible Clients and/or the Entitled Participants are deemed to have read, understood and agreed to be bound by these Terms and conditions. SLM reserves the right to disqualify any Eligible Client and/or Entitled Participant if it has reasonable grounds to believe that the Eligible Clients and/or the Entitled Participant has breached any of the Terms and Conditions of the Campaign or if any Eligible Client and/or the Entitled Participant has provided inaccurate information whilst participating in 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 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.
- 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. 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) 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 and/or the Entitled Participants to any claim or compensation against SLM for any losses or damages suffered or incurred by the Eligible Clients and/or the Entitled Participants as a direct or indirect result of the act of cancellation, termination or suspension.
- g) 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 and/or Entitled Participants 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' and/or the Entitled Participants' last known address or registered email address with SLM or by effecting an advertisement regarding the Amendment in one (1) 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 and/or the Entitled Participants as from the date of notification of the Amendment or from such other date as may be specified by SLM in the notification.

- h) The Participants acknowledge, understand and agree that their details may be shared by SLM for the purposes of the Campaign. Any Eligible Clients' and/or the Entitled Participants' information or personal data ("**Personal Data**") provided by the Eligible Clients and/or the Entitled Participants to SLM in connection with the Campaign shall be kept confidential except to any activities mentioned thereto. SLM is committed to the protection of the Eligible Clients' and/or the Entitled Participants' rights to privacy and data security under Personal Data Protection Act 2010 and relevant regulation thereof and SLM shall at all times ensure that the Eligible Clients' and/or the Participants' Personal Data shall be processed diligently in compliance to existing laws and in accordance with SLM's Privacy Notice accessible from SLM's website at www.sunlifemalaysia.com.
- i) In the event of any complaints related to the Campaign, the Eligible Clients and/or the Entitled Participants 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

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