

**Terms and Conditions for Stay & Be 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 collectively be referred to as “**Sun Life**”) and subject to the following terms and conditions.

**1. The Campaign Period**

The Campaign runs from **1<sup>st</sup> August 2023** until **31<sup>st</sup> December 2023**, both dates inclusive (hereinafter referred to as the “**Campaign Period**”). Sun Life 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 Sun Life’s clients who fulfil the following criteria (hereinafter referred to as “**Eligible Clients**”): -
  - i. whose insurance policy/takaful contract (“**Policy/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 Sun Life who fulfil the above criteria are also eligible to participate in the Campaign except for members of the organizer team who are not entitled to join.

**3. Campaign Mechanics**

**SMS Offer**

- a) The Eligible Clients with unsuccessful billing status will receive short message service (SMS) reminder with reward offer (“**Offer SMS**”) after seven (7) days of the Policy’s/Contract’s premium/contribution due date (“**Due Date**”).
- b) The Eligible Clients will have to pay their Policy’s/Contract’s premium/contribution (“**Premium/Contribution**”) within thirty (30) days from the Due Date, upon receipt of the Offer SMS to avoid lapsation of the Policy/Contract.
- c) Each Eligible Client is entitled to **one (1) Gift** (as hereinafter defined) only throughout the Campaign Period once he/she successfully pays the Premium/Contribution within thirty (30) days from the Due Date, upon receipt of the Offer SMS.
- d) The Campaign offers RM10 e-voucher (“**Gift**”) to the Eligible Clients who pay the Premium/Contribution within thirty (30) days from the Due Date upon receipt of the Offer SMS during the Campaign Period (“**Participants**”). No request for change of e-voucher will be entertained.

**Lucky Draw Offer**

- a) The Participants who pay the Premium/Contribution throughout the Campaign Period with no outstanding Premium/Contribution until the end of the Campaign Period shall

be eligible to participate in a lucky draw that will be conducted by Sun Life at the end of the Campaign Period ("**Lucky Draw**"). Ten (10) winners will be selected by Sun Life in the Lucky Draw ("**Winners**").

- b) The Campaign offers reward with value up to RM200 ("**Reward**") to the Winners.
- c) Each Winner is entitled to one (1) Reward only.

#### **4. The Gift and Reward**

##### **Gift**

- a) The Gift will be delivered in the next following month after the Participants pay the Premium/Contribution within the Due Date, and the Gift will be sent either via SMS or email to the Participants' mobile number or email address as per Sun Life's current record respectively.
- b) The Gift has no cash value and is not refundable and/or exchangeable for cash or credit of any kind in part or in full.
- c) Sun Life shall have no obligation to substitute the Gift with any alternative prize, cash equivalent or other compensation in the event the Participants fail to redeem or utilize the Gift for any reason whatsoever.

##### **Reward**

- a) The Winners will be notified by Sun Life through phone call and/or through SMS ("**Winning Notification**").
- b) Reasonable efforts will be made to contact the Winners. If a Winner cannot be contacted within fourteen (14) working days after the Winning Notification date, at the absolute discretion of Sun Life, the Winner will be disqualified from winning the Reward and the next Participant will be selected as the Winner based on Sun Life's sole and absolute discretion. This selection process will be repeated until a Winner is successfully contacted. Sun Life shall not be held liable in any manner whatsoever to the Eligible Clients and/or the Winners for any loss or damages howsoever arising in connection with the Campaign (including loss of opportunity and consequential loss flowing therefrom) and damage suffered in the event the Winners cannot be reached.
- c) The Reward will be sent/delivered to the Winners within thirty (30) days after the end of the Campaign Period. The Reward will be delivered via SMS or email or mail to the Winners' mobile number, email address or mailing address, as the case may be, as per Sun Life's current record respectively.
- d) The Reward has no cash value and is not refundable and/or exchangeable for cash or credit of any kind in part or in full. Sun Life shall have no obligation to substitute the Reward with any alternative prize, cash equivalent or other compensation in the event the Winners fail to redeem or utilize the Reward for any reason whatsoever.
- e) If so requested by Sun Life, the Winners shall submit the following personal details: Name, NRIC number, email address, mobile number and preferred address for the Reward delivery. Sun Life and any party acting for and on its behalf may use such details to communicate with the Winners on matters relating to the Campaign. Unless

compelled by applicable legislation, Sun Life will not provide such information to any third party, other than those specified herein, without the Winners' permission.

- f) The Winners hereby authorise Sun Life to disclose information relating to the address and contact details of the Winners to such other parties as Sun Life may engage for the delivery of the Reward to the Winners. The delivery of the Reward shall be at the risk of the Winners and should Sun Life require the Winners to collect the Reward at such time and place to be notified by Sun Life, the same shall be collected at the sole cost, expense and risk of the Winners.

## **6. 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. Sun Life reserves the right to disqualify any Eligible Client, Participant and/or Winner if it has reasonable grounds to believe that the Eligible Client, Participant and/or Winner has breached any of these terms and conditions or if any Eligible Client, Participant and/or Winner has provided inaccurate information whilst participating in the Campaign.
- b) Any and all decisions made by Sun Life in relation to every aspect of the Campaign, shall be final and conclusive. Any subsequent correspondences, protest, appeals or enquiries will not be entertained.
- c) Sun Life shall not be held liable in any manner whatsoever for any loss or damages howsoever arising in connection with the Campaign. Furthermore, Sun Life shall not be liable for any default in respect of the Campaign due to any event beyond the reasonable control of Sun Life, including but not limited to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or infectious disease outbreak.
- d) Sun Life 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 Sun Life 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.
- e) Sun Life 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 Sun Life'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 Sun Life or by effecting an advertisement regarding the Amendment in one (1) newspaper of Sun Life's choice, or via Sun Life's website or by any other means of notification which Sun Life 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(s) as may be specified by Sun Life in the notification.
- f) By participating in the Campaign, the Eligible Clients have agreed to allow Sun Life, at its absolute discretion, to use the Eligible Client's name, photographs, voice and/or

video recordings and entries for publicity, advertising or the Campaign purposes in any manner it deems appropriate, without first obtaining any further consent nor making any payment whatsoever to the Eligible Clients.

- g) Each Eligible Client agrees to indemnify, release and hold harmless Sun Life, 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/Reward, and/or the use of the Eligible Clients entry and/or likeness in connection with the Campaign or violation of these terms and conditions.
- h) The Eligible Clients acknowledge, understand and agree that any of the Eligible Clients information or personal data ("**Personal Data**") collected or held by Sun Life may be held, used and disclosed by Sun Life to individuals or organisations related to or associated with Sun Life or to any authorised third party, including service providers, agents and contractors who provide administrative and business support to Sun Life and act on Sun Life's behalf for purposes of the Campaign and providing services for the Eligible Clients' Policy/Contract and to communicate with the Eligible Clients for such purposes. Sun Life is committed to the protection of the Eligible Clients' rights to privacy and data security under Personal Data Protection Act 2010 and relevant regulation thereof and Sun Life shall at all times ensure that the Eligible Clients' Personal Data shall be processed diligently in compliance to existing laws and in accordance with Sun Life's Privacy Notice accessible from Sun Life's website at [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com).
- i) It will be the Eligible Clients' responsibility to ensure their contact details are current and updated in the records with Sun Life. Should an Eligible Client's contact details changed during the Campaign Period, the Eligible Client must notify Sun Life directly and update their contact details accordingly. Sun Life shall not be responsible to the Eligible Clients for any loss (including loss of opportunity and consequential loss following there from) suffered in the event the Eligible Clients' contact details in the record is not current or correct.
- j) For the avoidance of any doubt, Sun Life 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.
- k) Sun Life 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 Eligible Clients' participation in the Campaign and/or the end of the Campaign Period due to, including but not limited to, an internet error or glitch, poor internet connection and web page glitch. No proof of entries to show the Eligible Clients' participation in the Campaign will be entertained.
- l) To the fullest extent permitted by law, Sun Life 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 and/or Reward.

- m) Any enquiries and complaints directly and solely in relation to the Gift and/or Reward must be referred to the merchant's customer service center or on the label of the merchandise(s) or its customer service representatives. Sun Life shall not be bound to deal with any enquiries and complaints in respect of the Gift and/or Reward and shall bear no responsibility for resolving such disputes or for the dispute itself.
- n) Sun Life shall not be held liable or responsible for any damage and/or missing of items of the Gift and/or Reward once they are delivered to and/or collected and/or accepted and/or redeemed by the Participants/Winners.
- o) Sun Life shall not be liable for any additional or incidental costs, taxes, expenses, charges, fees or for any loss or damage whatsoever suffered (including but not limited to indirect or consequential losses) or personal injury suffered or sustained in connection with or arising from the Gift and/or Reward.
- p) In the event of any complaints related to the Campaign, the Eligible Clients may contact Sun Life Customer Service Unit bearing the following address, telephone number and email address: -  
  
Sun Life Malaysia Assurance Berhad  
Sun Life Malaysia Takaful Berhad  
Level 8, No. 338 Jalan Tuanku Abdul Rahman,  
50100 Kuala Lumpur.  
Telephone: 1300 88 5055  
Email: [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com)
- q) These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and Eligible Clients agree to submit to the exclusive jurisdiction of the Courts of Malaysia.