

Terms and Conditions for Switch to Credit Card Auto Billing and Stand a Chance to Win
(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 August 2020 until 31st January 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 customers who fulfil the following criteria (hereinafter referred to as "Eligible Customers") : -
- (i) who change the payment method to credit card auto billing for their insurance policy/takaful contract (hereinafter referred to as "Insurance/Takaful Plan") which is underwritten/managed by SLM;
 - (ii) whose Insurance/Takaful Plan policy/contract status is in-force;
 - (iii) who are 18 years old and above (as at the commencement of Campaign Period); and
 - (iv) 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 Customers have to change their payment method from non-credit card to credit card auto billing during the Campaign Period; and
- b) Eligible Customers' credit card must be successfully deducted for at least one (1) time premium/ contribution payment after enrolment during the Campaign Period.
- c) The Eligible Customers are entitled to **one (1) entry** only once they have successfully enrolled for credit card auto billing and their credit card are successfully deducted for one (1) time premium/contribution payment. The entry is based on the month in which the Eligible Customers' credit card are successfully deducted for one (1) time premium/contribution payment.

4. The Prize

- a) A total of five (5) winners ("Winners") will each receive one (1) complimentary voucher ("Hotel Voucher") for one (1) night stay from a hotel specified in the Winning Notification as decided by SLM at its sole and absolute discretion ("Hotel") (hereinafter referred to as the "Prize").
- b) The Prize is subject to the following terms and conditions:
- (i) The Prize **excludes** the travel from the Winners' home or other places of accommodation to the Hotel and vice versa. Flights, hotels, transfers and other relevant arrangement and expenses from the Winners' home or other places of accommodation to the Hotel and vice versa are to be managed by the Winners at the Winners' own cost.
 - (ii) The Prize **does not include** any additional taxes and/or incidental charges of a personal nature, including but not limited to room service and in-room movies, and all incidental costs and/or service charges shall

be the responsibility of the Winners and shall be paid by the Winners directly to the Hotel and in accordance with the payment terms and conditions of the Hotel.

- (iii) The one (1) night stay validity is stated on the Hotel Voucher and must be made within the stated validity period. The stated validity period is final and conclusive. No extension of the validity period will be allowed and no appeal will be entertained for the extension of the validity period under any and all circumstances.
- (iv) The Hotel Voucher has no cash value, and is not transferable, refundable, redeemable and/or exchangeable for cash or credit of any kind in part or in full. No credit or change will be given on the unused portion of the Hotel Voucher.
- (v) SLM shall not be liable if the Hotel Voucher cannot be utilised within the stated validity period due to nonavailability of hotel rooms.
- (vi) The Hotel Voucher **is not** replaceable if lost, stolen or destroyed, photocopied or altered in any way so as to render it unacceptable by the Hotel or be otherwise redeemable.
- (vii) SLM 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 Prize.
- (viii) SLM shall not be liable or responsible for any loss or damage suffered by the Winners and/or their travelling companion if the Winners and/or their travelling companion could not utilize the Prize as a result of noncompliance with statutory requirements, Government travel warning and/or advisory applicable to the destination country(ies).
- (ix) SLM shall have no obligation to substitute the Prize with any alternative prize, cash equivalent or other compensation in the event the Winners and/or their travelling companion fails to utilize the Prize for any reason whatsoever.

5. Winners Selection and Winning Notification

- a) The Winners will be selected by SLM based on a lucky draw that will be conducted each month during the Campaign Period. Only one (1) Winner will be selected for each month during the Campaign Period.
- b) The Winners will be notified by SLM within the first (1st) week of every month from August 2020 to February 2021 through SLM's official Facebook (<https://www.facebook.com/SunLifeMalaysia>) and/or Instagram (https://www.instagram.com/sunlifemalaysia_my) pages and/or website (<https://www.sunlifemalaysia.com>) and/or through phone call ("**Winning Notification**"). The Hotel Voucher will be sent through courier for physical voucher or through SMS for e-voucher after the Winning Notification.
- c) 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 SLM, the Winner will be disqualified from winning the Prize and the next Eligible Customer will be selected as the Winner based on SLM's sole and absolute discretion. This selection process will be repeated until a Winner is successfully contacted. SLM shall not be held liable in any manner whatsoever to the Eligible Customers 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 Winner cannot be reached.
- d) Failure to claim the Prize within the manner and period stipulated in the Winning Notification will result in forfeiture of the Prize and the Winners shall have no claim whatsoever against SLM, its agents and/or employees.
- e) It will be the Eligible Customers' responsibility to ensure their contact details are current and updated in the records with SLM. Should an Eligible Customer's contact details changed during the Contest Period, the Eligible Customer must notify SLM directly and update their contact details accordingly. SLM shall not be responsible to the Eligible Customers for any loss (including loss of opportunity and consequential

loss following there from) suffered in the event the Eligible Customers' contact details in the record is not current or correct.

- f) If so requested by SLM, the Winners shall submit the following personal details: Name, NRIC number, email address and preferred address for the Prize delivery. SLM 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, SLM will not provide such information to any third party, other than those specified herein, without the Winners' permission.
- g) The Winners hereby authorise SLM to disclose information relating to the address and contact details of the Winners to such other parties as SLM 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 SLM require the Winners to collect the Prize at such time and place to be notified by SLM, 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 Customers are deemed to have read, understood and agreed to be bound by the terms and conditions stated herein.
- b) Any and all decisions 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.
- c) 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 event beyond the reasonable control of SLM including but not limited to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or pandemic.
- d) 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 Customers to any claim or compensation against SLM for any losses or damages suffered or incurred by the Eligible Customers as a direct or indirect result of the act of cancellation, termination or suspension.
- e) 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 Customers 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 Customers' 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 Customers as from the date of notification of the Amendment or from such other date(s) as may be specified by SLM in the notification.
- f) By participating in this Campaign, the Eligible Customers have agreed to allow SLM, at its absolute discretion, to use the Eligible Customer's name, photographs, voice and/or video recordings and entries for publicity, advertising, trade or the Campaign purposes in any manner it deems appropriate, without first obtaining any further consent nor making any payment whatsoever to the Eligible Customers.
- g) Each Eligible Customer 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 Customers' participation in the Campaign, acceptance of any Prize, and/or the use of the Eligible Customers entry and/or likeness in connection with the Campaign or violation of the Terms and Conditions.
- h) The Eligible Customers acknowledge, understand and agree that their details may be shared by SLM for the purposes of the Campaign. Any Eligible Customers' information or personal data ("**Personal Data**")

provided by the Eligible Customers 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 Participants' Personal Data and shall at all times comply with the requirements of the Personal Data Protection Act 2010.

- i) In the event of any complaints related to the Campaign, the Eligible Customers may contact SLM 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

- j) These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.