

Terms and Conditions for Update Debit/Credit Card & 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 referred to as "**Sun Life**") and subject to the following terms and conditions.

1. The Campaign Period

The Campaign runs from **1st August 2023** until **1st August 2024**, 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.

3. Campaign Mechanics

- a) The Eligible Clients must update their debit/credit card for auto-billing details before the card's expiry date.
- b) The Eligible Clients' debit/credit card must be successfully deducted for at least one (1) time premium/contribution payment after enrolment during the Campaign Period.
- c) The Eligible Clients are entitled to **one (1) participation** only throughout the Campaign Period once they have successfully updated their debit/credit card for auto-billing and their debit/credit card are successfully deducted for one (1) time premium/contribution payment for their Policy/Contract. The participation is based on the month in which the Eligible Clients' debit/credit card is successfully deducted for one (1) time premium/contribution payment for their Policy/Contract.

4. The Prize

- a) The Campaign offers an exclusive gift/reward ("**Gift**") to selected winners ("**Winners**") each month during the Campaign Period for the first 300 Winners with successful renewal/updated debit/credit card for auto-billing and deduction of one (1) time premium/contribution payment from the debit/credit card for their Policy/Contract, that will be conducted each month during the Campaign Period.
- b) The Gift is not transferable or redeemable or exchangeable for cash or credit of any kind. Each Winner is only entitled to one (1) Gift during the Campaign Period.
- c) The Gift needs to be redeemed within the validity period as stated in the Gift.
- d) The Gift will be delivered on the next following month after the successful deduction of the

premium/contribution and the Gift will be sent either via short message service (SMS) or email to the Winners' mobile number or email address as per Sun Life's current record respectively.

- e) Sun Life shall have no obligation to substitute the Gift with any alternative prize, cash equivalent or other compensation in the event the Winners fail to redeem or utilize the Gift for any reason whatsoever.

5. 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 and/or Winner if it has reasonable grounds to believe that the Eligible Client and/or the Winner has breached any of these terms and conditions or if any Eligible Client 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 or any event beyond the reasonable control of Sun Life.
- 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 and/or Winners to any claim or compensation against Sun Life for any losses or damages suffered or incurred by the Eligible Clients and/or Winners 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) Sun Life may use the Eligible Clients' and/or Winners' 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 Winners' name, and/or likeness, for advertising, publicity and promotion of any goods or services of Sun Life, for an unlimited time throughout the world without compensation, and in any media. The Eligible Clients' and/or Winners' shall do all things necessary to give effect to this if requested by Sun Life.
- 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, and/or the use of the Eligible Clients' entry and/or likeness in connection with the Campaign or violation of these terms and conditions.

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 SLM’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.

- h) 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.
- i) 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.
- j) 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.
- k) 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.
- l) Any enquiries and complaints directly and solely in relation to the Gift 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 shall bear no responsibility for resolving such disputes or for the dispute itself.
- m) Sun Life shall not be held liable or responsible for any damage and/or missing of items of the Gift once they are delivered to and/or collected and/or accepted and/or redeemed by the Winners.
- n) 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.
- o) 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

- p) 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.