

TERMS AND CONDITIONS

SUN LIFE MALAYSIA – LEGACY AND PROTECTION CLIENT CAMPAIGN

CAMPAIGN

1. The “Sun Life Malaysia – Legacy and Protection Client Campaign (“Campaign”) jointly 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 referred to as “Sun Life Malaysia”).

CAMPAIGN PERIOD

2. The Campaign shall run from 18 April 2025 to 17 August 2025, both dates inclusive (“Campaign Period”).
3. Sun Life Malaysia reserves the right to change the duration, commencement and/or expiry dates of the Campaign Period without any prior notice.

ELIGIBILITY

4. To be eligible to participate in this Campaign, the following criteria must be met:
 - a. Individuals who are residing in Malaysia, including Malaysian citizens, permanent residents or non-Malaysian citizens (hereinafter be referred to as “the Eligible Customer(s)”).
 - b. Individuals aged between 30 days and 60 years who apply for Sun Save Invest, Sun Wealth Plus and/or Sun Apex-i (“Participating Bancassurance/Bancatakaful Product(s)”) within the Campaign Period.

PARTICIPATING BANCASSURANCE/BANCATAKAFUL PRODUCT(S)

Eligible Application(s)	
<ul style="list-style-type: none">• Eligible Customer(s) must take up a Participating Bancassurance/Bancatakaful Product(s) during the Campaign Period.	
Participating Bancassurance/Bancatakaful Product(s)	Insurer
<ol style="list-style-type: none">1. Sun Save Invest2. Sun Wealth Plus	Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)] Note: Sun Life Malaysia is a member of Perbadanan Insurans Deposit Malaysia (PIDM) and all policy owners are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Insurer fails and is unable to honour the insurance benefits.
Participating Bancatakaful Product	Takaful Operator

1. Sun Apex-i	<p>Sun Life Malaysia Takaful Berhad [Registration Number: 200501012215 (689263-M)]</p> <p>Note: Sun Life Malaysia is a member of Perbadanan Insurans Deposit Malaysia (PIDM) and all contract holders are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Takaful Operator fails and is unable to honour the takaful benefits.</p>
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CAMPAIGN MECHANICS

5. Eligible Customer(s) who purchases the Participating Bancassurance/Bancatakaful Product during the Campaign Period shall be eligible for the Reward stipulated in Table A below provided that the Eligible Customer(s) meets the Qualifying Criteria also stipulated under Table A below (“**Qualifying Criteria**”).

Table A:

Participating Bancassurance/ Bancatakaful Product(s)	Qualifying Criteria	Reward
Sun Save Invest	1. Minimum RM 100,000 Basic FYAP ¹ ; AND 2. Annual payment frequency	Twelve (12) months’ Complimentary Group Term Takaful Coverage (“ Complimentary GTT Coverage ”): <ul style="list-style-type: none"> • Death / Total and Permanent Disability (TPD) Benefit – RM50,000 • Accelerating Critical Illness Benefit – RM50,000 (Any payout from the Accelerated Critical Illness Benefit will accelerate the payment of Death/TPD Benefit)
Sun Wealth Plus	1. Minimum RM30,000 Basic FYAP ¹ ; AND 2. Annual payment frequency	<ol style="list-style-type: none"> 1. Twelve (12) months’ Complimentary Group Term Takaful Coverage (“Complimentary GTT Coverage”): <ul style="list-style-type: none"> • Death / Total and Permanent Disability (TPD) Benefit • Accelerating Critical Illness Benefit (Any payout from the Accelerated Critical Illness Benefit will accelerate the payment of Death/TPD Benefit) 2. The GTT sum covered is determined based on the FYAP of Sun Wealth Plus, with a minimum starting amount of RM30,000.

Sun Apex-i	1. Minimum FYAC ¹ RM30,000 AND 2. Annual payment frequency	1. Twelve (12) months' Complimentary Group Term Takaful Coverage (" Complimentary GTT Coverage "): <ul style="list-style-type: none"> • Death / Total and Permanent Disability (TPD) Benefit • Accelerating Critical Illness Benefit (Any payout from the Accelerated Critical Illness Benefit will accelerate the payment of Death/TPD Benefit) 2. The GTT sum covered is determined based on the FYAC of Sun Apex-i, with a minimum starting amount of RM30,000 .
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¹First Year Annualised Premium/Contribution will be referred to as "**FYAP/FYAC**".

GTT is managed by Sun Life Malaysia Takaful Berhad (the "**Takaful Operator**") [Registration No.: 200501012215 (689263-M)]

To be entitled to the Reward set out in **Table A**, the following Qualifying Criteria must be fulfilled by the Eligible Customer(s):

- a. The Eligible Customer is only entitled for the Reward if the proposal/application for the Participating Bancassurance/Bancatakaful Product is signed and created within the Campaign Period and the policy/contract of the Participating Bancassurance/Bancatakaful Product is issued by Sun Life Malaysia as set out in **Table B**.
- b. The policy/contract of the Participating Bancassurance/Bancatakaful Product must be signed, submitted, and issued as per the date set out in **Table B** below:

Table B

Proposal/Application Signing and Created Period	Policy/Contract Issuance Period
18 April 2025 to 17 August 2025	18 April 2025 to 17 September 2025

- c. If the Participating Bancassurance/Bancatakaful Product(s) has a top-up option, regular top-up or single top-up, it will NOT be recognised as part of the plan's FYAP.
- d. FYAP accumulation is NOT applicable for this Campaign.
- e. For life assured who participate in Sun Save Invest, the Eligible Customer is entitled to the Complimentary GTT Coverage of up to RM 50,000 sum covered per person covered, regardless of the number of the same Participating Bancassurance Products are signed up by the Eligible Customer during the Campaign Period.
- f. For life assured who participate in Sun Wealth Plus, the Eligible Customer is entitled to the Complimentary GTT Coverage of up to RM 100,000 sum covered per person covered, regardless

of the number of the same Participating Bancassurance Products are signed up by the Eligible Customer during the Campaign Period.

- g. For person covered who participate in Sun Apex-i, the Eligible Customer is entitled to the Complimentary GTT Coverage of up to RM 500,000 sum covered per person covered for standard life and RM100,000 per person covered for substandard life, regardless of the number of the same Participating Bancatakaful Products are signed up by the Eligible Customer during the Campaign Period. The classification of standard life and substandard life is based on the underwriting decision for the Sun Apex-i application.
- h. The Eligible Customer(s) may be eligible for more than one (1) Complimentary GTT Coverage if different Participating Bancassurance/Bancatakaful Product(s) are purchased/participated in. Please refer to the scenarios below:

Scenarios (For life assured/person covered aged 30 days to 60 years)	Complimentary GTT Coverage								
<p>Client A participates in the following products during the campaign period:</p> <ul style="list-style-type: none"> • RM100,000 Basic FYAP of Sun Save Invest (for himself as life assured and policy owner) • RM100,000 Basic FYAP of Sun Wealth Plus (for himself as life assured and policy owner) • RM500,000 Basic FYAC of Sun Apex-i (for himself as person covered and contract holder). This application has been accepted as Standard Life. 	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2" style="text-align: center;">Sum Covered</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">GTT Certificate 1</td> <td style="text-align: center;">RM50,000</td> </tr> <tr> <td style="text-align: center;">GTT Certificate 2</td> <td style="text-align: center;">RM100,000</td> </tr> <tr> <td style="text-align: center;">GTT Certificate 3</td> <td style="text-align: center;">RM500,000</td> </tr> </tbody> </table> <p>The total eligible sum covered under GTT for Client A is RM650,000.</p>	Sum Covered		GTT Certificate 1	RM50,000	GTT Certificate 2	RM100,000	GTT Certificate 3	RM500,000
Sum Covered									
GTT Certificate 1	RM50,000								
GTT Certificate 2	RM100,000								
GTT Certificate 3	RM500,000								

Scenarios (For life assured/person covered aged 30 days to 60 years)	Complimentary GTT Coverage								
<p>Client B participates in the following products during the campaign period:</p> <ul style="list-style-type: none"> • RM100,000 Basic FYAP of Sun Save Invest (for himself as life assured and policy owner) • RM100,000 Basic FYAP of Sun Wealth Plus (for himself as life assured and policy owner) • RM500,000 Basic FYAC of Sun Apex-i (for himself as person covered and contract holder). This application has been accepted as Substandard Life. 	<table border="1" data-bbox="894 380 1373 531"> <thead> <tr> <th></th> <th>Sum Covered</th> </tr> </thead> <tbody> <tr> <td>GTT Certificate 1</td> <td>RM50,000</td> </tr> <tr> <td>GTT Certificate 2</td> <td>RM100,000</td> </tr> <tr> <td>GTT Certificate 3</td> <td>RM100,000</td> </tr> </tbody> </table> <p>The total eligible sum covered under GTT for Client B is RM250,000.</p>		Sum Covered	GTT Certificate 1	RM50,000	GTT Certificate 2	RM100,000	GTT Certificate 3	RM100,000
	Sum Covered								
GTT Certificate 1	RM50,000								
GTT Certificate 2	RM100,000								
GTT Certificate 3	RM100,000								
<p>Client C participates in the following products during the campaign period:</p> <ul style="list-style-type: none"> • RM100,000 Basic FYAP of Sun Save Invest (for himself as life assured and policy owner) • RM200,000 Basic FYAP of Sun Save Invest (for himself as life assured and policy owner) 	<table border="1" data-bbox="894 926 1373 1003"> <thead> <tr> <th></th> <th>Sum Covered</th> </tr> </thead> <tbody> <tr> <td>GTT Certificate 1</td> <td>RM50,000</td> </tr> </tbody> </table> <p>The total eligible sum covered under GTT for Client C is RM50,000.</p>		Sum Covered	GTT Certificate 1	RM50,000				
	Sum Covered								
GTT Certificate 1	RM50,000								
<p>Client D participates in the following products during the campaign period:</p> <ul style="list-style-type: none"> • RM30,000 Basic FYAP of Sun Wealth Plus (for himself as life assured and policy owner) • RM80,000 Basic FYAP of Sun Wealth Plus (for himself as life assured and policy owner) • RM100,000 Basic FYAP of Sun Wealth Plus (for himself as life assured and policy owner) 	<table border="1" data-bbox="894 1346 1373 1461"> <thead> <tr> <th></th> <th>Sum Covered</th> </tr> </thead> <tbody> <tr> <td>GTT Certificate 1</td> <td>RM30,000</td> </tr> <tr> <td>GTT Certificate 2</td> <td>RM70,000</td> </tr> </tbody> </table> <p>The total eligible sum covered under GTT for Client D is RM100,000.</p> <ul style="list-style-type: none"> • No GTT coverage will be provided under RM100,000 Basic FYAP of Sun Wealth Plus application, as the GTT sum covered exceeds the maximum limit of RM100,000 per person covered. 		Sum Covered	GTT Certificate 1	RM30,000	GTT Certificate 2	RM70,000		
	Sum Covered								
GTT Certificate 1	RM30,000								
GTT Certificate 2	RM70,000								

Scenarios (For life assured/person covered aged 30 days to 60 years)	Complimentary GTT Coverage												
<p>Client E participates in the following products during the campaign period:</p> <ul style="list-style-type: none"> • RM100,000 Basic FYAP of Sun Save Invest (for himself as life assured and policy owner) • RM100,000 Basic FYAP of Sun Save Invest (for his son as life assured and himself as policy owner) • RM500,000 Basic FYAC of Sun Apex-i (for his son as person covered and himself as contract holder). This application has been accepted as Standard Life 	<table border="1"> <thead> <tr> <th></th> <th>Person covered</th> <th>Sum Covered</th> </tr> </thead> <tbody> <tr> <td>GTT Certificate 1</td> <td>Client E</td> <td>RM50,000</td> </tr> <tr> <td>GTT Certificate 2</td> <td>Client E's son</td> <td>RM50,000</td> </tr> <tr> <td>GTT Certificate 3</td> <td>Client E's son</td> <td>RM500,000</td> </tr> </tbody> </table> <p>The total eligible sum covered under GTT for Client E is RM50,000.</p>		Person covered	Sum Covered	GTT Certificate 1	Client E	RM50,000	GTT Certificate 2	Client E's son	RM50,000	GTT Certificate 3	Client E's son	RM500,000
	Person covered	Sum Covered											
GTT Certificate 1	Client E	RM50,000											
GTT Certificate 2	Client E's son	RM50,000											
GTT Certificate 3	Client E's son	RM500,000											
<p>Client E's son participates in the following products during the campaign period:</p> <ul style="list-style-type: none"> • RM100,000 Basic FYAP of Sun Save Invest (for himself as life assured and policy owner) • RM500,000 Basic FYAC of Sun Apex-i (for himself as person covered and contract holder). This application has been accepted as Standard Life • RM100,000 Basic FYAP of Sun Wealth Plus (for himself as life assured and policy owner) 	<ul style="list-style-type: none"> • No GTT coverage will be provided under Sun Save Invest application, as the GTT sum covered exceeds the maximum limit of RM50,000 per person covered. • No GTT coverage will be provided under Sun Apex-i application, as the GTT sum covered exceeds the maximum limit of RM500,000 per person covered. <table border="1"> <thead> <tr> <th></th> <th>Person covered</th> <th>Sum Covered</th> </tr> </thead> <tbody> <tr> <td>GTT Certificate 1</td> <td>Client E's son</td> <td>RM100,000</td> </tr> </tbody> </table> <p>The total eligible sum covered under GTT for Client E's son is RM650,000.</p>		Person covered	Sum Covered	GTT Certificate 1	Client E's son	RM100,000						
	Person covered	Sum Covered											
GTT Certificate 1	Client E's son	RM100,000											

- i. In the event the policy owner/contract holder withdraws or cancels the Participating Bancassurance/Bancatakaful Product(s) during the proposal/application stage, processing stage or any other stages on or before the Free Look Period (as defined below), or in the event where the proposal of the Participating Bancassurance/Bancatakaful Product(s) becomes unsuccessful due to underwriting considerations, the Eligible Customer shall not be entitled to participate in the Campaign.
 - j. The “Free Look Period” is defined as a period where the policy owner/contract holder is given a time period of fifteen (15) calendar days from the policy/contract delivery date to review the suitability of the newly participated plan. If the policy/contract is surrendered within the Free Look Period, the premium/contribution paid less the medical expenses incurred, if any, will be refunded to the policy owner/contract holder.
6. For the exact terms, conditions and exclusions under the complimentary GTT coverage, Eligible Customer should refer to the GTT master contract and/or certificate of takaful which can be viewed and/or downloaded from the Takaful Operator’s website at sunlifemalaysia.com.
 7. The Eligible Customer is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her Participating Bancassurance/Bancatakaful Product(s) application, which is separate from the Terms and Conditions of this Campaign.
 8. The Participating Bancassurance Product is underwritten by Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)], an insurer regulated by Bank Negara Malaysia and licensed under the Financial Services Act 2013 (“**Insurer**”) and the Participating Bancatakaful Product and the GTT is managed by Sun Life Malaysia Takaful Berhad [Registration Number: 200501012215 (689263-M)], a takaful operator regulated by Bank Negara Malaysia and licensed under the Islamic Financial Services Act 2013 (“**Takaful Operator**”).
 9. Sun Life Malaysia will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the Participating Bancassurance/Bancatakaful Product(s) or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by Sun Life Malaysia’s gross negligence or willful default.
 10. The Eligible Customer will be subjected to a suitability assessment, which will be conducted at the pre-point of sales process before the Participating Bancassurance/Bancatakaful Product(s) can be recommended by the authorized representative. The Eligible Customer shall refer to the Participating Bancassurance/Bancatakaful Product’s Brochure, Product Disclosure Sheet and any relevant product materials for more information on the Participating Bancassurance/Bancatakaful Product(s). The Participating Bancassurance/Bancatakaful Product’s Product Brochure is available at Sun Life Malaysia’s website or may be obtained from the authorized representative.

11. The Insurer/Takaful Operator as the underwriter/manager of the Participating Bancassurance/Bancatakaful Product(s) shall attend to any matter relating to the Participating Bancassurance/Bancatakaful Product(s). The Eligible Customer and/or the policy owner/contract holder shall direct any query, feedback, concern, issue or complaint pertaining to the Participating Bancassurance/Bancatakaful Product(s) and GTT to the Insurer/Takaful Operator at:

Sun Life Malaysia Assurance Berhad
 Registration Number: 199001005930 (197499-U)

Sun Life Malaysia Takaful Berhad
 [Registration Number: 200501012215] (689263-M)]

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

Alternatively, the Eligible Customer and/or the policy owner/contract holder may

- a. call the Client Careline at 1300-88-5055;
- b. lodge an online enquiry via sunlifemalaysia.com;
- c. email directly at wecare@sunlifemalaysia.com; or
- d. fax at (603) 2698 7035

ENTITLEMENT FULFILLMENT

12. The fulfilment of the Reward will be within two (2) months from the Policy/Contract Issuance Period, subject to the policy/contract remaining in force at the point of the Reward fulfilment.
13. The Complimentary GTT Coverage will take effect based on the Participating Bancassurance/Bancatakaful Product's issuance date as below:

Enrolment: 18 April – 17 August 2025	GTT coverage period
Issued between 18 and 30 April 2025	1 June 2025 – 1 June 2026
Issued between 1 and 31 May 2025	1 July 2025 – 1 July 2026
Issued between 1 and 30 June 2025	1 August 2025 – 1 August 2026
Issued between 1 and 31 July 2025	1 September 2025 – 1 September 2026
Issued between 1 and 31 August 2025	1 October 2025 – 1 October 2026
Issued between 1 and 17 September 2025	1 November 2025 – 1 November 2026

14. **Waiting period of Complimentary GTT Coverage** - Waiting period of 30 days from the GTT effective date is applicable to death, TPD and all critical illnesses with exception to the following illnesses which shall be subjected to the waiting period of 60 days from the effective date:
- a. Angioplasty and Other Invasive Treatments for Coronary Artery Disease;
 - b. Cancer;
 - c. Coronary heart disease requiring surgery;

- d. Heart Attack; or
- e. Serious Coronary Artery Disease

No benefit would be payable if the person covered dies, suffers TPD due to natural causes or is diagnosed with critical illness within the waiting period as defined above.

15. **Pre-existing condition of Complimentary GTT Coverage** – No benefit would be payable if the person covered dies, suffers TPD or is diagnosed with critical illness due to pre-existing illness, injury, conditions or symptoms that existed prior to the proposal/application signed date of Participating Bancassurance/Bancatakaful Product (s).
16. Sun Life Malaysia will notify the Eligible Customer who is entitled to the Reward via Short Message Service (“**SMS**”) to the Eligible Customer’ mobile telephone number accordingly.
17. The Eligible Customer is solely responsible to ensure his/her phone number (“**Contact Details**”) provided in the Sun Life Malaysia Insurance Proposal/Application Form are current and updated and is based in Malaysia.
18. Sun Life Malaysia shall not be responsible to the Eligible Customer for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to receive the notification of the Reward from Sun Life Malaysia in the event the Eligible Customer’ telephone number in Sun Life Malaysia’s record is not current or correct.
19. Sun Life Malaysia shall have the right to forfeit the Reward if the Eligible Customer’s Contact Details maintained in Sun Life Malaysia’s records are invalid and/or not updated.
20. The Eligible Customer agrees that any personal information collected during and for the purpose of this Campaign (Name, IC, Date of Birth, Mobile Number, Gender, and Nationality) may be held, used and disclosed to the Insurer/Takaful Operator for the purpose of processing the application for the Participating Bancassurance/Bancatakaful Product(s) , and such information may also be held, used and further disclosed by the Insurer to individuals/organisations related to or associated with the Insurer for the purpose of processing the Participating Bancassurance/Bancatakaful Product(s) application and providing subsequent service for the policy contract, and to communicate with the Eligible Customer for such purpose. The Eligible Customer confirms that they have read and understood the Insurer’s Privacy Notice/statement at [https://www.sunlifemalaysia.com/SunLife/media/SunLifeMedia/PDF/ PrivacyNotice.pdf](https://www.sunlifemalaysia.com/SunLife/media/SunLifeMedia/PDF/PrivacyNotice.pdf) and agree to provide the consent for their personal data to be used for the purposes stated therein.
21. The following terms and conditions shall apply for the Reward:
 - a. The Eligible Customer shall be solely responsible for paying any tax, incidental cost and/or any other charges relating to the Reward unless stated otherwise.
 - b. the Reward cannot be exchanged or sold for cash and is non-transferable to any other person.

TERMS AND CONDITIONS

22. The Eligible Customer agree that by participating in this Campaign, they:
- a. have read and understand these Terms and Conditions;
 - b. have accessed, read and confirm their agreement to these Terms and Conditions;
 - c. confirm that the key policy terms affecting their obligations have been adequately explained to them;
 - d. consent to Sun Life Malaysia processing and disclosing their personal data as well as any personal data of any individual which Eligible Customer may share with Sun Life Malaysia in accordance with the Sun Life Malaysia's Privacy Notice at www.sunlifemalaysia.com;
 - e. agree that all decisions reasonably made by Sun Life Malaysia in relation to every aspect of this Campaign shall be final, binding and conclusive; and
 - f. agree that Sun Life Malaysia shall not be liable or held responsible to the Eligible Customer if Sun Life Malaysia is unable to perform in whole or in part of any of its obligations in these Terms and Conditions attributable directly or indirectly to:
 - i. the failure of any mechanical or electronic device, data processing system or transmission line;
 - ii. electrical failure;
 - iii. industrial dispute, war, strike or riot;
 - iv. any act of God beyond Sun Life Malaysia's control; or
 - v. any factor which is beyond Sun Life Malaysia's reasonable control.
23. The Eligible Customer will be disqualified from participating in the Campaign and/or the Reward will be forfeited if, during the Campaign Period and/or before the fulfilment of Reward if:
- a. the Eligible Customer is in breach of the terms and conditions governing the signed up Participating Bancassurance/Bancatakaful Product(s);
 - b. the signed up Participating Bancassurance/Bancatakaful Product(s) is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
 - c. the signed up Participating Bancassurance/Bancatakaful Product(s) is delinquent, invalid or cancelled by the Eligible Customer
 - d. and/or Sun Life Malaysia.
24. Sun Life Malaysia shall have the right to disqualify any Eligible Customer that it determines to be:

- a. tampering with the application process; and/or
 - b. acting in breach of these Terms and Conditions.
25. Sun Life Malaysia shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign without any prior notice. Notwithstanding this, any notification to Eligible Customer on this will be announced via:
- i. announcement at Sun Life Malaysia's website; and/or
 - ii. by any other means of notification which Sun Life Malaysia may select.

For avoidance of doubt, Sun Life Malaysia shall not be liable to the Eligible Customer for any losses, damages, costs or expenses as may suffered or incurred by the Eligible Customer as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

26. Sun Life Malaysia shall not be liable to any Eligible Customer or any party for any losses, costs or damage (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) resulting from:
- a. the Eligible Customer' participation or non-participation in the Campaign; and/or
 - b. any non-receipt or delayed receipt by the Eligible Customer of the Short Message Service ("SMS") and/or eDM,

unless such loss or damage arises from and is caused directly by Sun Life Malaysia's gross negligence or willful default.

27. Sun Life Malaysia shall have right to vary, add, delete or amend any of these Terms and Conditions ("**Amendment**") without any prior notice. Notwithstanding this, any notification to Eligible Customer on any Amendment will be announced via:
- a. announcement at Sun Life Malaysia's website; and/or
 - b. by any other means of notification which Sun Life Malaysia may select.
28. The Amendment shall be considered as binding and effective immediately from the date as specified by Sun Life Malaysia in its notification.
29. If the changes are required by law or any rules, regulations, directives, notices and guidelines ("**Regulations**") then they will take effect in accordance with the law or Regulations of Malaysia and Sun Life Malaysia will inform/give notice to the Eligible Customer about these changes as soon as possible.
30. The Eligible Customer agrees to access Sun Life Malaysia's website at regular intervals to view the Terms and Conditions of the Campaign and to ensure that they are kept up-to date with any variation to these Terms and Conditions.

31. Sun Life Malaysia will not be liable to the Eligible Customer for any losses, costs or damages suffered or incurred by the Eligible Customer as a direct or an indirect result of the Amendment.
32. The Eligible Customer shall fully indemnify and keep Sun Life Malaysia indemnified against any fee, cost, charge, expense, loss, damage or liability which Sun Life Malaysia may incur as a result of the Eligible Customer:
 - a. participation in the Campaign; and/or
 - b. receipt, redemption or use of the Reward; and/or
 - c. breach or failure to comply with these Terms and Conditions.
33. These Terms and Conditions:
 - a. shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
 - b. are to be read together with the prevailing terms and conditions of Participating Bancassurance /Bancatakaful Product(s) and/or service relating to the Campaign which shall apply in addition to these Terms and Conditions.
34. These Terms and Conditions are subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which Sun Life Malaysia is subject to.
35. Sun Life Malaysia's website may contain links to other websites ("**Third Party Links**"). Sun Life Malaysia has no control over, and do not monitor or review the contents of the Third Party Links. If the Eligible Customer do click on the Third Party Links, the Eligible Customer understands that they are accessing the Third Party Links at their own risk and Sun Life Malaysia is not responsible for any losses the Eligible Customer may incur.
36. By participating in this Campaign, the Eligible Customer authorizes Sun Life Malaysia to publish and/or display materials and/or information, including but not limited to the name, photos and city of residence of the Eligible Customer without compensation for advertising and publicity purposes in the manner it deems appropriate ("**Publication Rights**").