TERMS & CONDITIONS

1. CONTEST PERIOD

#RunAcrossAsia #ResolutionRun 2020 Contest ("Contest") is organised by Sun Life Malaysia Assurance Berhad and Sun Life Malaysia Takaful Berhad ("Company") from 22 August 2019 to 17 November 2019, 11:59PM ("Contest Period").

2. ELIGIBILITY

- The Contest is only open to registered participants of Sun Life Malaysia Resolution Run 2020 who registered within the Contest Period only ("Eligible Persons"). Eligible Persons who participate in the Contest shall be referred to as the "Participants".
- The Participants will need to have completed the Registration Form (as defined below) with **ALL THREE (3)** Contest questions answered.
- The Participants must have a valid passport and relevant documents to attend their chosen Resolution Run destination.

3. CONTEST MECHANICS

The Contest is only open during the Contest Period and any entries after the Contest Period shall not be entertained.

The Participants are required to complete the following:

- A. Register for Sun Life Malaysia Resolution Run 2020 by 17 November 2019.
- B. Complete the online registration form @ bit.ly/ResolutionRun2020 ("Registration Form") and be the first one thousand (1,000) to answer the three (3) questions listed below:
 - i. Besides Malaysia, Sun Life Resolution Run is held in which country below? ("Question 1")
 - ii. Who is Sun Life Malaysia's Brand Ambassador? ("Question 2")
 - iii. "It would be an awesome experience to run my Resolution in ____ because __ (max 15 words) ("Question 3")
- C. Valid Contest submissions require all three (3) questions (listed above) to be answered.

4. JUDGING CRITERIA

Entries will be judged based on the correct answers for Question 1 and Question 2 as well as creativity for Question 3.

Failure to answer Question 1 and Question 2 correctly will result in immediate Contest disqualification and ineligibility.

5. PRIZES

Two (2) winners will win an all-expense paid trip to the Resolution Run of their choice at Hong Kong, Philippines or Vietnam ("Prize"). Each winner will be eligible to bring along One (1) companion ("Winners' Companion").

One (1) winner will be chosen among the Participants who is not the Company's employee and one (1) winner will be chosen among the Participants who is the Company's employee as of 17 November 2019.

Expenses borne by the Company cover the following only:

- Return (two-way) Economy flight tickets for two (2) people per winner only. Airline will be chosen by the Company.
- Hotel accommodation of two (2) days one (1) night standard room (twin occupancy) for two (2) people per winner only. Hotel will be chosen by the Company.
- Sun Life Resolution Run registration fees (option of 5km or 10km) at location of choice for two (2) people per winner only.

The location of the Resolution Run will be predetermined by the winners' answer for Question 3. The Company will not entertain any request for a change of the location from the selected winners.

The Prize is non-exchangeable, non-transferable, and is not redeemable for cash or credit of any kind or other prizes.

The Company reserves the right to substitute the Prize with item(s) of equivalent value at any time without prior notice.

6. WINNERS

Winners will be notified by the Company at the end of the Contest Period, by 2nd December 2019, via the registered email listed in their Registration Form. If a winner cannot be contacted within five (5) working days of being notified by the means stated above, at the absolute discretion of the Company, the winner will be disqualified from winning the Prize and another Participant with the next accurate and creative submission will be selected by the Company as the winner. This selection process will be repeated until a winner is successfully contacted.

The Company shall not be held liable in any manner whatsoever to the Participants for any loss or damages howsoever arising in connection with the Contest (including loss of opportunity and consequential loss flowing therefrom) and damage suffered in the event the winner cannot be reached. Furthermore, the Company shall not be liable for any default in respect of the Contest due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Company.

The Participants and/or the winners and/or the Winners' Companion are participating in the Contest and/or the Resolution Run at their own risk. The Company will not be responsible or held liable, and the Participants and/or the winners and/or the Winners' Companion agree to waive, release, absolve and discharge the Company from any and all liability, for any injury or death, disability, damage or loss of property, whether personal or otherwise, suffered or caused, howsoever arising from the training for, during the participation, or after the participation in the Contest and/or the Resolution Run, including but not limited to during the travelling to and from this Contest and/or the Resolution Run. The Participants and/or winners and/or the Winners' Companion shall indemnify and hold harmless the Company from any and all liabilities or claims, actions, lawsuits, damages and judgement, including solicitor's fees, arising out of or relating to my participation in the Contest and/or the Resolution Run, whether caused by the negligence of the Company or otherwise.

7. OTHER CONDITIONS

By participating in the Contest, the Participants are deemed to have read, understood and agreed to be bound by the Terms and Conditions stipulated herein and will abide by all decisions made by the Company.

By participating in the Contest, the Participants are agreeing to the Company storing and using the Participants' information as well as any images shared for any marketing purposes. The Company will not share the Participants' information with third parties unless it is specifically agreed by the Participants on the sharing of these details and the Participants can opt out at any time by emailing the Company at social.media@sunlifemalaysia.com directly.

Any and all decision made by the Company in relation to every aspect of the Contest, shall be final and conclusive. Any subsequent correspondences, protest, appeals or enquiries will not be entertained.

The Participants and/or the winners hereby authorise the Company to disclose information relating to the address and contact details of the Participants and/or the winners to such other parties as the Company may engage for the delivery of

the Prize to the Participants and/or the winners. The delivery of the Prize shall be at the risk of the Participants and/or the winners and should the Company require the Participants and/or the winners to collect the Prize at such time and place to be notified by the Company, the same shall be collected at the sole cost, expense and risk of the Participants and/or the winners.

The Participants and/or the winners shall assume full liability in the event of any injury, damage or claim resulting from participation in the Contest and/or use and/or redemption of their prizes and/or infringement of a third party intellectual property rights.

Each Participant agrees to indemnify, release and hold harmless the Company, 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 Participants' participation in the Contest, acceptance of any Prize, and/or the use of the Participants' entry and/or likeness in connection with the Contest or violation of the Terms and Conditions.

The Company has the absolute discretion to change, delete or add to any of these Terms and Conditions and/or to terminate, suspend or cancel the Contest at any time without prior notice. For the avoidance of doubt, termination, suspension or cancellation of the Contest shall not entitle any of the Participants and/or the winners to claim compensation against the Company for any and all losses or damages suffered or incurred by the Participants or the winners as a direct or indirect result of such act of termination, suspension or cancellation.

The Participants and/or the winners acknowledge, understand and agree that their details may be shared by the Company for the purposes of the Contest. Any Participant's information or personal data ("Personal Data") provided by the Participant to the Company in connection with the Contest shall be kept confidential except to any activities mentioned thereto. The Company shall take all reasonable precautions to preserve the integrity and prevent any corruption or loss, damage or destruction of Participant's Personal Data and shall at all times comply with the requirements of the Personal Data Protection Act 2010.

In the event of any complaints related to the Contest, the Participants may contact the Company by email to wecare@sunlifemalaysia.com