

TERMS AND CONDITIONS
SUN LIFE MALAYSIA – POWERPAY BONUS CAMPAIGN

1. This “**Sun Life Malaysia - PowerPay Bonus Campaign**” (“**Campaign**”) is jointly organised 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. This Campaign shall run from **25 April 2026 to 31 October 2026** (both dates inclusive), or until the maximum fund size as determined by the Sun Life Malaysia is fully taken up, whichever occurs first (“**Campaign Period**”). Sun Life Malaysia’s determination of the maximum fund size shall be final.
3. Sun Life Malaysia reserves the right to change the duration of the Campaign Period and/or the expiry date of the Campaign without any prior notice.

Eligibility

4. To be eligible to participate in this Campaign, the following criteria must be met:
 - a. The individuals must be residing in Malaysia and may be a Malaysian citizens, permanent residents or non-Malaysian citizens (hereinafter be referred to as “**the Eligible Customer(s)**”).
 - b. The individuals must be aged between thirty (30) days and seventy (70) years at the time of application and must apply for Sun Wealth Plus and/or Sun Enrich Extra-i (collectively referred to as the “**Participating Bancassurance/Bancatakaful Product(s)**”) together with Sun Saver Max within the Campaign Period.

Participating Bancassurance/Bancatakaful Product(s)

Eligible Application(s)	
<ul style="list-style-type: none"> • Eligible Customer(s) may apply at least one of the Participating Bancassurance/Bancatakaful Product(s) together with Sun Saver Max during the Campaign Period. 	
Participating Bancassurance/Bancatakaful Product(s)	Insurer
<ol style="list-style-type: none"> 1. Sun Wealth Plus (SWP) 	<p style="text-align: center;">Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)]</p> <p>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.</p>

Participating Bancassurance/Bancatakaful Product(s)	Takaful Operator
1. Sun Enrich Extra-i (SEE-i)	<p style="text-align: center;">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>

Campaign Mechanics

5. Eligible Customer(s) who enroll/participate in at least one of the Participating Bancassurance/Bancatakaful Product(s) together with Sun Saver Max (“SSM”), during the Campaign Period shall be eligible for the Campaign Reward, subject to fulfilling the Qualifying Criteria set out in Table A below (the “Qualifying Criteria”).

Table A:

Participating Bancassurance/ Bancatakaful Product(s)	FYAP/FYAC ¹ Ratio (RM)		Campaign Reward For Sun Saver Max	
Sun Wealth Plus (SWP)	SWP (inclusive of Term Life Rider premium)	SSM	Policy Anniversary Year	Campaign Payout (% of total premium paid*)
	1	2	1	2.2%
		(a) Capped at RM500,000 per life ² (b) Annual mode frequency only	Campaign Payout(s) (calculated as a percentage (%) of the total premium paid for the Sun Saver Max (excluding service tax, if any) as specified in the table below) will be payable to the Eligible Customer(s) on the first and second Policy Anniversary respectively (each, a “Campaign Payout”)	
Sun Enrich Extra-i (SEE-i)	SEE-i	SSM		
	1	2		
		(a) Capped at RM500,000 per life ² (b) Annual mode frequency only	*The total premium paid does not include premiums paid to the Sun Life Malaysia in advance before the premium due date.	

¹ First Year Annualised Premium will be referred to as “FYAP”; First Year Annualised Contribution will be referred to as “FYAC”.

² Eligible Customer(s) may enrol SSM with a FYAP of up to a 1:2 ratio based on the FYAP/FYAC of the relevant Participating Bancassurance/ Bancatakaful Product(s), subject to a maximum of RM500,000 per life. The FYAP of SSM can less than or not exceed the allowable ratio (1:2) of the Participating Bancassurance/ Bancatakaful Product(s) FYAP/FYAC.

6. The Campaign Reward is only payable if the Sun Saver Max and the relevant Participating Bancassurance/Bancatakaful Product (s) remain in force and all premiums or contributions are fully paid and up to date at the time the Campaign Reward is credited.
If any of these conditions are not met, the Campaign Reward shall not be paid, and any unpaid Campaign Reward shall be forfeited.

Scenarios	Eligible Sun Saver Max (SSM) enrollment	Campaign Payout Details
<p>Scenario 1: Client A enrolls in SWP with an annual premium of RM150,000.</p>	<ul style="list-style-type: none"> FYAP Ratio for SWP and SSM = 1:2 Eligible SSM range = RM10,000 to RM300,000 Client A enrolls in SSM with an annual premium of RM300,000 	<p>Provided that both SWP and SSM policies remain in force and premiums are paid up to date, Client A shall be entitled to the Campaign Payout:</p> <p>(a) RM 6,600 (i.e. 2.2% of RM300,000) will be paid on the first Policy Anniversary; and</p> <p>(b) RM 13,200 (i.e. 2.2% of RM600,000) will be paid on the second Policy Anniversary</p>
<p>Scenario 2: On 30 April 2026, Client B participates in SEE-i with annual contribution of RM200,000.</p>	<ul style="list-style-type: none"> FYAC Ratio for SEE-i and SSM = 1:2 Eligible SSM range = RM10,000 to RM400,000 Client B enrolls in SSM with an annual premium of RM400,000 	<p>On 10 April 2028, Client B surrenders the SEE-i before the second Policy Anniversary. As a result, Client B is only entitled to the Campaign Payout for first Policy Anniversary as follows:</p> <p>(a) RM 8,800 (i.e. 2.2% of RM400,000) will be paid on the first Policy Anniversary; and</p> <p>(b) No Campaign Payout will be made on the second Policy Anniversary.</p>
<p>Scenario 3: Client C enrolls in:</p> <ul style="list-style-type: none"> SWP with an annual premium of RM200,000; and 	<p>Client C may enroll in two SSM policies as follows:</p> <p><u>First SSM policy:</u></p> <ul style="list-style-type: none"> FYAP Ratio for SWP and SSM = 1:2 Eligible SSM range = RM10,000 to RM400,000 Client C enrolls in SSM with an annual premium of RM400,000 	<p>Provided that both SWP and SSM policies remain in force and premiums are paid up to date, Client C shall be entitled to the Campaign Payout:</p> <p><u>First SSM policy:</u></p> <p>(a) RM 8,800 (i.e. 2.2% of RM400,000) will be paid on the first Policy Anniversary; and</p> <p>(b) RM 17,600 (i.e. 2.2% of RM800,000) will be paid on the second Policy Anniversary</p>

<ul style="list-style-type: none"> Subsequently enrolls in another SWP with an annual premium of RM150,000. 	<p><u>Second SSM policy:</u></p> <ul style="list-style-type: none"> FYAP Ratio for SWP and SSM = 1:2 Eligible SSM range = RM10,000 to RM100,000 (Note: The second SSM policy is capped at RM100,000 as the total annual premium has reached the maximum limit of RM500,000 per life for SSM.) Client C enrolls in SSM with an annual premium of RM100,000 	<p><u>Second SSM policy:</u></p> <p>(a) RM 2,200 (i.e. 2.2% of RM100,000) will be paid on the first Policy Anniversary; and</p> <p>(b) RM 4,400 (i.e. 2.2% of RM200,000) will be paid on the second Policy Anniversary</p>
<p>Scenario 4: Client D enrolls/participates in:</p> <ul style="list-style-type: none"> SWP with an annual premium of RM50,000; SWP with an annual premium of RM 300,000; and SEE-i with an annual contribution of RM100,000 	<p>Client D may enroll in multiple SSM policies as follows:</p> <p><u>First SSM policy:</u></p> <ul style="list-style-type: none"> FYAP Ratio for SWP and SSM = 1:2 Eligible SSM range = RM10,000 to RM100,000 Client D enrolls in SSM with an annual premium of RM100,000 <p><u>Second SSM policy:</u></p> <ul style="list-style-type: none"> FYAP Ratio for SWP and SSM = 1:2 Eligible SSM range = RM10,000 to RM400,000 Client D enrolls in SSM with an annual premium of RM400,000 <p>(Note: The second SSM policy is capped at RM400,000 as the total annual premium has reached the maximum limit of RM500,000 per life for SSM.)</p> <p><u>Third SSM policy:</u></p> <ul style="list-style-type: none"> No eligible to enroll for third SSM policy as the total annual premium has reached the maximum cap of RM500,000 per life 	<p>Provided that both SWP and SSM policies remain in force and premiums are paid up to date, Client D shall be entitled to the Campaign Payout:</p> <p><u>First SSM policy:</u></p> <p>(a) RM 2,200 (i.e. 2.2% of RM100,000) will be paid on the first Policy Anniversary; and</p> <p>(b) RM 4,400 (i.e. 2.2% of RM200,000) will be paid on the second Policy Anniversary</p> <p><u>Second SSM policy:</u></p> <p>(a) RM 8,800 (i.e. 2.2% of RM400,000) will be paid on the first Policy Anniversary; and</p> <p>(b) RM 17,600 (i.e. 2.2% of RM800,000) will be paid on the second Policy Anniversary</p>

	for SSM. Client D can enroll in two SSM policies (RM100,000 + RM400,000) but cannot enroll a third policy, as the RM500,000 annual premium cap per life has been reached.	
--	--	--

7. For the purpose of this Campaign, “Policy Anniversary” means the anniversary of the Policy Commencement Date as stated in the Policy Schedule of the policy document for the Sun Saver Max policy document.
8. The following Qualifying Criteria are applicable to all Eligible Customer(s):
 - a. The proposal or application for SSM and the relevant Participating Bancassurance/Bancatakaful Product (s) must be completed and signed within the Campaign Period, and the policy or contract for both SSM and the Participating Bancassurance/Bancatakaful Product (s) must be issued by Sun Life Malaysia no later than **30 November 2026**.
 - b. The Eligible Customer (s) may participate in multiple combinations of the Participating Bancassurance/Bancatakaful Product(s) (including SSM with Sun Wealth Plus and/or SSM with Sun Enrich Extra-i) together with Sun Saver Max (SSM) , provided that all Qualifying Criteria are met for each combination.
 - c. The Policy Owner and Life Assured under the SSM policy must be the same individual as the Policy Owner or Contract Holder and the Life Assured or Person Covered under the relevant Participating Bancassurance/Bancatakaful Product(s).
 - d. The Campaign Rewards for Sun Saver Max (SSM) shall be paid on the first and second Policy Anniversary, provided that the SSM and the relevant Participating Bancassurance/Bancatakaful Product(s) remain in force and all premiums or contributions are fully paid and up-to-date at the time the Campaign Reward is credited.
9. For Participating Bancassurance/Bancatakaful Product (s) that permits top-ups, neither regular top-ups nor single top-ups shall be recognised or taken into account as part of the FYAP/FYAC for the purpose of this Campaign.
10. The Campaign Reward referred to in Clause 5 above is non-transferable and non-exchangeable and may not be substituted for any other benefit, whether in cash or in kind.
11. The Eligible Customer(s) shall **not be entitled** to the Campaign Reward if during the Campaign Period, the Eligible Customer(s) has already received or is entitled to receive any benefits, discounts, incentives or privileges under any other campaign, offer, or promotion in relation to the Participating Bancassurance/Bancatakaful Product(s), even if the Eligible Customer(s) subsequently enrolls in SSM.
12. Sun Life Malaysia’s decision as to whether the application qualifies as an Eligible Application(s) under this Campaign shall be final and binding.

13. Sun Life Malaysia shall not be responsible for any late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected applications for SSM or any Participating Bancassurance/Bancatakaful Product(s) or for any related correspondences, unless such failure arises directly from the gross negligence or willful default of Sun Life Malaysia.
14. The Participating Bancassurance Product(s) and SSM are 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/or the Participating Bancatakaful Product(s) is managed by Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)], a takaful operator regulated by Bank Negara Malaysia and licensed under the Islamic Financial Services Act 2013 (“Takaful Operator”).
15. The Eligible Customer(s) and/or the policy owner/contract holder/certificate owner shall direct any query, feedback, concern, issue or complaint pertaining to the Participating Bancassurance/Bancatakaful Product(s) and SSM 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(s) and/or the Policy Owner/Contract Holder may:
 - i. call the Client Careline at 1300-88-5055;
 - ii. lodge an online enquiry via sunlifemalaysia.com;
 - iii. email to wecare@sunlifemalaysia.com; or
 - iv. fax to (603) 2698 7035.
16. The Insurer/Takaful Operator is a member of PIDM and all insurance/takaful certificate policy/certificate owners are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Insurer/Takaful Operator fails and is unable to honor the insurance/takaful benefits.
17. The Eligible Customer(s) are subject to suitability assessment, which shall be conducted at the point of contact before the SSM and any Participating Bancassurance/Bancatakaful Product(s) are recommended by CIMB’s authorized representative. Eligible Customer(s) are required to sign all relevant documents in connection with such assessment and application. Eligible Customer(s) should carefully refer to the product documentation for SSM and the Participating Bancassurance/Bancatakaful Product(s), including the product brochure, product disclosure sheet and any other relevant materials, for full details of the products. The product brochure for the Participating Bancassurance/Bancatakaful Product is available on CIMB’s website or may be obtained from CIMB’s authorized representative.
18. The Eligible Customer(s) are required to sign applicable standard documents and comply with all terms and conditions governing the proposal or application for SSM and any Participating Bancassurance/Bancatakaful Product(s).

19. The Insurer/Takaful Operator as the licensed underwriter or manager of the Participating Bancassurance/Bancatakaful Product(s) shall be responsible for attending to and resolving all matters, enquiries, claims and obligations relating to the Participating Bancassurance/Bancatakaful Product(s).
20. The Eligible Customer(s) agree that any personal data collected during and for the purposes of this Campaign may be collected, held, used and disclosed by the Insurer and/or the Takaful Operator for the purpose of processing the application Sun Saver Max (“SSM”) and the relevant Participating Bancassurance/Bancatakaful Product(s).

Such personal data may also be collected, held, used and further disclosed by the Insurer/Takaful Operator to their related or associated companies, service providers, and other third parties, as necessary, for the purposes of processing the application, administering the policy or certificate, providing ongoing services and communicating with the Eligible Customer(s) in relation thereto.

Eligible Customer(s) confirm that they have read and understood the Insurer’s and/or the Takaful Operator’s Privacy Notice, available at <https://www.sunlifemalaysia.com/SunLife/media/SunLifeMedia/PDF/PrivacyNotice.pdf> and hereby expressly consent to the collection, use, and disclosure of their personal data for the purposes stated therein.

General Terms and Conditions

21. The Eligible Customer(s) agrees that by participating in this Campaign, they:
- a. are required to read and understand these Terms and Conditions of this Campaign;
 - b. have accessed, read and confirm their agreement to be bound by the Terms and Conditions of this Campaign;
 - c. confirm that the key Terms and Conditions of this Campaign affecting their obligations have been adequately explained to them;
 - d. agree that all decisions reasonably made by Sun Life Malaysia in relation to every aspect of this Campaign shall be final and binding; and
 - e. agree that Sun Life Malaysia shall not be liable or held responsible to the Eligible Customer(s) if Sun Life Malaysia is unable to perform in whole or in part 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.
22. Subject to the Campaign Reward conditions set out in Campaign Mechanism section above, the Eligible Customer(s) shall be disqualified from participating in the Campaign and any Campaign Reward shall be forfeited if, during the Campaign Period and/or before the Campaign Reward is credited:
- a. The Eligible Customer(s) breaches of the terms and conditions applicable to the Sun Saver Max (SSM) or any Participating Bancassurance/Bancatakaful Product(s);
 - b. The SSM or any Participating Bancassurance/Bancatakaful Product(s) is terminated, surrendered or becomes subject to any court regulatory order; or

- c. The SSM or any Participating Bancassurance/Bancatakaful Product(s) lapses, becomes invalid or is cancelled by the Eligible Customer(s) or Sun Life Malaysia.
23. Sun Life Malaysia shall have the right to disqualify any Eligible Customer(s) that it determines to be:
- a. tampering with the entry/participation/application process; and/or
 - b. acting in breach of these Terms and Conditions.
24. Subject to the Campaign Period, Sun Life Malaysia may, at their discretion, extend, shorten, discontinue, cancel, terminate, or suspend this Campaign to the Eligible Customer(s) 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(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Customer(s) as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

25. Sun Life Malaysia shall not be liable to any Eligible Customer(s) or any party for any losses, costs or damages (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(s)'s 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**") or eDirect Mailer ("**eDM**"),

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

26. a. 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(s) on any Amendment 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.
- b. The Amendment shall be considered as binding on the Eligible Customer(s) from the date specified by Sun Life Malaysia in the notification.
- c. If 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 and Sun Life Malaysia will inform/give notice to the Eligible Customer(s) about these changes as soon as possible.
- d. Eligible Customer(s) agree 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.
27. Sun Life Malaysia will not be liable to the Eligible Customer(s) for any losses, costs or damages suffered or incurred by the Eligible Customer(s) as a direct or an indirect result of the Amendment.



28. The Eligible Customer(s) 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:
 - a. the Eligible Customer(s)'s participation in the Campaign; and/or
 - b. the Eligible Customer(s)'s receipt, redemption or use of the prizes; and/or
 - c. any breach or failure to comply with these Terms and Conditions
29. The Eligible Customers agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.
30. 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 Third Party Links. If Eligible Customer(s) clicks on any Third Party Links, Eligible Customer(s) understand 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(s) may incur.
31. 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 Sun Life Malaysia which shall apply in addition to these Terms and Conditions.
32. 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.
33. If Sun Life Malaysia do not exercise a right that it has in these Terms and Conditions, this does not stop Sun Life Malaysia from exercising that right or any other rights Sun Life Malaysia has in the future.
34. Subject to the Eligible Customer(s) having provided the necessary consent the Eligible Customer(s) agree that Sun Life Malaysia may publish and/or display materials and/or information relating to the Eligible Customer(s), including but not limited to the Eligible Customer(s) name, photograph and city of residence solely for the purposes of advertising and publicity in connection with this Campaign, in such manner as Sun Life Malaysia may reasonably determine, without any compensation ("**Publication Rights**").

-End-