

Terms and Conditions for ‘Life Covered, Stories Shared’ Campaign

This ‘Life Covered, Stories Shared’ Campaign (“**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 collectively referred as “**Sun Life**”).

1. Campaign Period

The Campaign will run from **19th November 2025** until **30th June 2026**, both dates inclusive (“**Campaign Period**”). Any entries received after the Campaign Period will be rejected and deemed invalid.

2. Eligibility

- a) This Campaign is subject to the terms and conditions contained herein (“**Terms and Conditions**”) and is open to all existing Sun Life’s policyholders and certificate owners (collectively referred to as “**Eligible Client(s)**”) who meet the following criteria: -
 - (i) hold an insurance policy/takaful certificate (“**Policy/Certificate**”) that remains in-force at the time of the Prize disbursement;
 - (ii) are aged 18 years and above; and
 - (iii) are Malaysian citizens or permanent residents of Malaysia.
- b) Permanent and contract employees of Sun Life who meet the above criteria are eligible to participate in this Campaign.

3. Contest Mechanics

- a) Eligible Clients will have to complete the following:
 - (i) Sign in to their personal Instagram account and ensure that their account privacy setting is set to ‘Public’ throughout the Campaign Period. This allows the video posts to be visible and eligible for evaluation.
 - (ii) Post a video on their personal Instagram account sharing their experience with Sun Life insurance/ takaful products or services. The content must be relevant to Sun Life and clearly reflect its products or services.
 - (iii) The posted video must not exceed 2 minutes in length. Both audio and video quality must be clear to ensure effective communication and viewer engagement.
 - (iv) Follow Sun Life’s official Instagram account (@sunlifemalaysia_my) and like the campaign post.
 - (v) Tag Sun Life’s official Instagram account (@sunlifemalaysia_my) in their video post and include the hashtag #MySunLifeMoments in the caption to ensure proper tracking and engagement.

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- (v) Eligible Clients must post their videos within the Campaign Period. Submissions are accepted from the 1st to the 30th day of each month during the Campaign Period. Posts uploaded after the 30th will not be considered for that month's campaign.
- (v) Eligible Clients must not delete their video during the Campaign Period. Any deleted video will result in their submission being forfeited.
- (vi) Eligible entries will be evaluated by a panel based on criteria set by Sun Life, including relevance to the theme, clarity, and overall creativity.

4. Prize

- a) The Campaign offers rewards worth up to RM100 ("**Prize**"). The Prize will be awarded to five (5) winners each month throughout the Campaign Period ("**Winners**").
- b) Each Eligible Clients is permitted to submit only one (1) entry throughout the entire Campaign Period. Any additional submissions beyond the first will be disregarded and will not be considered for evaluation.
- c) Sun Life reserves the right at its sole discretion to remove any entries which do not comply with the Terms and Conditions of this Campaign.
- d) The Prize will be sent to the Winner's registered mobile phone, email address or mailing address with Sun Life within thirty (30) days from the end of the Campaign Period.
- e) The Winners will be notified via direct message (DM) on the platform used for submission and winners are required to respond and provide the requested details in order to receive their prize.
- f) Any incomplete registration or incomplete entries submission will be disqualified from the Campaign.
- g) Winners must respond to the initial direct message (DM) notification within four (4) calendar days to confirm acceptance of the Prize. To proceed with the Prize redemption, Winners are required to verify or update their details (e.g., full name, contact number, policy number and email address). Failure to respond within the stated timeframe will result in the Prize being forfeited without further notice.
- h) Upon confirmation of details, Winners must redeem the Prize within seven (7) calendar days from the date stated in the email ("**Redemption Period**"). Winners are required to redeem and use the Prize before its expiry date.
- i) Sun Life reserves the right to substitute the Prize with another item of equal or greater value if deemed necessary. Notwithstanding this, Sun Life shall be under no obligation to substitute the Prize with any alternative prize, cash equivalent or other types of similar compensation in the event the Eligible Clients fail to redeem or utilize the Prize for any reason whatsoever.

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- j) The Prize is not transferable, refundable, or exchangeable for cash or credit of any kind.

5. General Terms and Conditions

- a) By participating in this Campaign, 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 if it has reasonable grounds to believe that the Eligible Client has breached any of these Terms and Conditions or if any Eligible Client has provided inaccurate information whilst participating in the Campaign.
- b) All decisions made by Sun Life on every aspect of the Campaign shall be final, binding and absolute. Any subsequent correspondences, protests, appeals or enquiries will not be entertained.
- c) Entries must be original, and the post shall not contain any inappropriate or obscene language and content such as nudity, bullying, violence, spam, harassment, intimidation, hate speech, threats, discrimination, plagiarism, unauthorized commercial communications, unlawful multi-level marketing, login information or access of accounts belonging to someone else or anything which is offensive or illegal under the laws of Malaysia. Any form of inappropriate offensive content will result in disqualification.
- d) Sun Life shall not be held liable or responsible in any manner whatsoever for any loss or damages howsoever arising in connection with this Campaign including 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.
- e) Sun Life reserves the right to cancel, terminate or suspend this Campaign without any prior notice. Notwithstanding this, any notification to Eligible Clients may be posted at <http://www.sunlifemalaysia.com> ("**Sun Life's website**") or by any other means of notification which Sun Life may determine and Eligible Clients shall not be entitled to any claim or compensation against Sun Life for any losses or damages suffered or incurred as a direct or indirect result of the act of such cancellation, termination or suspension.
- f) Sun Life also reserves the right at any time and at its absolute discretion, to vary, whether by addition, deletion, modification, or change ("**Amendment**") any of the Terms and Conditions herein without any prior notice. Notwithstanding this, any notification to Eligible Clients may be posted at Sun Life's website or by any other means of notification which Sun Life may select, and Eligible Clients shall not be entitled to claim or compensation against Sun Life for any losses or damages suffered or incurred as a direct or indirect result of such Amendment. The Amendment shall be deemed 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.

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- g) By participating in this Campaign, Eligible Clients’ consent to Sun Life using their name, picture, voice and/or video recordings and entries submitted (“**Materials**”) for publicity, advertising or Campaign related purposes in any manner it deems appropriate, without any compensation whatsoever, subject to applicable laws and regulations.
- h) Eligible Clients also agreed 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 Prize, and/or the use of the Eligible Clients’ entry and/or likeness in connection with the Campaign or violation of these Terms and Conditions. Eligible Clients acknowledge that to the extent permissible by law, the Prize is awarded by Sun Life on an “as is” basis without any warranty of any kind whether express or implied, including but not limited to the implied warranties of satisfactory quality, and non-infringement.
- i) Eligible Client acknowledge, understand and agree that any of the Eligible Client’s information or personal data (“**Personal Data**”) collected or held by Sun Life may be processed, 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 Sun Life’s behalf for purposes of this Campaign and providing services for the Eligible Clients’ Policy/Certificate 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 the Personal Data Protection Act 2010, the amendments made under the Personal Data (Amendment) Act 2024 and relevant regulation thereof and Sun Life shall at all times ensure that the Eligible Clients’ Personal Data shall be processed diligently in compliance with existing laws and regulations in accordance with Sun Life’s Privacy Notice accessible from Sun Life’s website at <https://www.sunlifemalaysia.com/SunLife/media/SunLifeMedia/PDF/PrivacyNotice.pdf> Eligible Client confirms that they have read and understood Sun Life’s Privacy Notice and agree to provide consent for their personal data to be used for the purpose stated herein.
- j) Eligible Clients are responsible for ensuring that their contact details are registered correctly in the records with Sun Life and any change to their current contact details during the Campaign Period must immediately be notified by Eligible Clients to Sun Life. Sun Life shall not be responsible to Eligible Clients for any loss, including loss of opportunity and consequential loss if Eligible Clients fail to provide the correct and current contact details.
- k) Sun Life shall not be held liable or responsible for any disruption, delay or failure due to an internet service provider related issue, including but not limited to intermittent internet connection, network down or webpage malfunction which resulted, whether directly or indirectly, in Eligible Clients being unable to participate in this Campaign. Any proof of entries to show Eligible Clients’ participation in this Campaign under this clause will not be entertained.

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- l) 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 Prize.
- m) Any enquiries and complaints about the Prize must be referred to the merchants' issuing the Prize through its customer service center or its customer service representatives. Sun Life shall not be bound to deal with any enquiries and complaints in respect of the Prize and shall bear no responsibility for resolving such disputes or for the dispute itself.
- n) Sun Life shall not be held liable or responsible for the Prize once redeemed by the Eligible Client.
- o) 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 Prize.
- p) In the event of any complaints or to update contact details related to the Campaign, Eligible Clients may contact Sun Life Customer Service Unit as follows: -

**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
- q) These Terms and Conditions are governed by the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which Sun Life is subject to, and all disputes are subject to the exclusive jurisdiction of the Courts of Malaysia.
- r) The invalidity or unenforceability for any reason of any part of these Terms and Conditions shall not prejudice or affect the validity or enforceability of the remaining parts and each part of these Terms and Conditions is always distinct and severable from the rest of the Terms and Conditions.