

## **Sun Enrich Extra-i Client Exclusive Promotion**

### **Terms and Conditions**

#### **1. Promotion Overview**

The **Sun Enrich Extra-i Client Exclusive Promotion** (“**Promotion**”) 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**”).

#### **2. Promotion Period**

The Promotion shall commence from 3 March 2026 until 3 June 2026, both dates inclusive (“**Promotion Period**”), or upon reaching such maximum allocation, participation limit, or funding threshold as may be determined by Sun Life Malaysia, of which notification will be made in accordance with Clause 8.4, whichever is earlier

#### **3. Eligibility**

This Promotion is open only to clients who have been pre-selected and invited by Sun Life Malaysia and who meet all of the following criteria (hereinafter referred to as “**Eligible Client(s)**”):

- a) Malaysian citizens;
- b) Aged eighteen (18) years and above;
- c) Hold at least one (1) in-force regular policy / contract with Sun Life Malaysia;
- d) Are not on premium holiday/premium suspension/ contribution break, and have no outstanding premiums/contribution at the point of participation; and
- e) Are specifically identified and invited by Sun Life Malaysia through its authorised distribution channels.
- f) This Promotion is not applicable to policies / contracts where the premium/contribution is paid by a corporate payor.
- g) Sun Life Malaysia reserves the right to exclude any person or category of persons from this Promotion, including but not limited to employees, representatives, or affiliates of Sun Life Malaysia or its distribution partners acting reasonably and in accordance with applicable laws and regulatory requirements.

#### 4. Promotion Applicability

4.1 The Promotion applies to:

- a) Eligible Clients participating in Sun Enrich Extra-i for themselves; and
- b) Eligible Clients participating in Sun Enrich Extra-i for their immediate family members, including spouse, children, and parents, subject to product eligibility requirements.

<b>Relationship</b>	<b>Eligible to Participate Under Client's Offer?</b>	<b>Notes</b>
<b>Self</b>	✓ Yes	Must meet product eligibility requirements
<b>Spouse</b>	✓ Yes	Legally married spouse
<b>Children (legitimate)</b>	✓ Yes	Must be biological children born within a valid marriage, or legally adopted
<b>Parents</b>	✓ Yes	Biological or legal parents

4.2 Sun Life Malaysia reserves the right to reject any application or participation without assigning any reason.

#### 5. Promotion Mechanics

5.1 During the Promotion Period, Eligible Clients who successfully participate in a new Sun Enrich Extra-i plan shall be entitled to a ten percent (10%) discount on their first-year contribution, subject to product eligibility requirements.

5.2 The discount applies only to the first-year contribution and shall not apply to any subsequent contribution years.

5.3 The promotional discount does not alter the contract benefits, account values, fees, charges, or investment risks (if applicable) of the Sun Enrich Extra-i product.

5.4 This Promotion applies only to new Sun Enrich Extra-i contract and does not apply to:

- a) Existing contracts;
- b) Contract alterations, top-ups, reinstatements, or replacements.

5.5 Eligible Clients may participate in the Promotion more than once, subject to the eligibility requirements of the Sun Enrich Extra-i product, and Sun Life Malaysia's approval.

5.6 Participation in the Promotion is not applicable where the application is withdrawn, declined, or cancelled during the free look period or prior to issuance.

5.7 Eligibility for the Promotion is subject to the successful issuance of the contract by Sun Life Malaysia.

5.8 Sun Life Malaysia reserves the right to limit or reject participation where misuse, manipulation, or repeated applications are deemed inappropriate.

5.9 The Promotion is not valid in conjunction with any other promotion offered by Sun Life Malaysia. Eligible Clients may participate in only one (1) promotion at any given time, and promotional benefits may not be combined, stacked, or applied across multiple policies or contracts.

## **6. Contribution Payment Schedule**

6.1 For contracts with an annual contribution mode, the ten percent (10%) promotional discount is applied upfront to the first-year contribution. This Promotion does not alter the certificate benefits, account values, fees or charges.

6.2 For contracts with non-annual contribution modes (including semi-annual, quarterly, or monthly), the contract holder must pay contributions equivalent to twelve (12) full months for the first contract year. The promotional discount will be credited to the contract holder's nominated bank account in the thirteenth (13th) month, within thirty (30) days after the full first-year contributions have been paid, provided the contract remains in force.

6.3 The promotional discount applies once per eligible contract only and cannot be accumulated, carried forward, or applied to any subsequent contribution years.

6.4 Any promotional discount applied under this promotion is conditional upon the contract remaining in force for the first contract year.

## 7. Contract Issuance & Contribution Payment

7.1 All applications under this Promotion are subject to the eligibility requirements of the Sun Enrich Extra-i product.

7.2 The Promotion does not alter the certificate terms, benefits, fees, charges, or investment risks (if applicable) of the Sun Enrich Extra-i product, which remain as stated in the Product Disclosure Sheet. Failure to maintain contribution payments in accordance with contract terms may result in contract lapse, and Sun Life Malaysia shall not be liable for any loss of benefits.

## 8. General Terms and Conditions

8.1 The Eligible Client agrees that by participating in this Promotion, they:

- (a) have read, understand and confirm their agreement to the Terms and Conditions of this Promotion;
- (b) consent to Sun Life Malaysia processing and disclosing their personal data as well as any personal data in accordance with Sun Life Malaysia's Privacy Notice at [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com) ("**Privacy Notice**");
- (c) agree that all decisions reasonably made by Sun Life Malaysia in relation to every aspect of this Promotion shall be final, binding and conclusive; and
- (d) agree that Sun Life Malaysia shall not be liable or held responsible to Eligible Clients 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 other factor which is beyond Sun Life Malaysia's reasonable control.

8.2. Any eligible Clients' information or personal data ("**Personal Data**") provided by the Eligible Clients' to Sun Life Malaysia in connection with this Promotion shall be kept confidential and shall only be used for purposes related to this Promotion. Sun Life Malaysia shall take all reasonable precautions to preserve the integrity and prevent any corruption or loss, damage or destruction of Eligible Clients' Personal Data and shall at all times comply with the requirements of the Personal Data Protection Act 2010 and relevant regulations thereof. Sun Life Malaysia shall at all times ensure that the Eligible Clients'

Personal Data shall be processed diligently in compliance with existing laws and in accordance with Sun Life Malaysia's Privacy Notice

8.3. (i) For the exact terms, conditions and exclusions of the Sun Enrich Extra-i product, Eligible Clients should refer to the contract documentation issued by Sun Life Malaysia and/or the product information available on Sun Life Malaysia's website at sunlifemalaysia.com. ("**Website**").

(ii) Eligible Clients are required to sign all relevant standard documents and comply with all terms and conditions in respect of the Sun Enrich Extra-i product application, which is separate from the Terms and Conditions of this Promotion.

(iii) Eligible Clients will be disqualified from participating in the Promotion and/or the Promotion benefits will be forfeited if, at any time during or before the Promotion Period:

- (a) the Eligible Client breaches any of the terms and conditions governing the Sun Enrich Extra-i product;
- (b) the Sun Enrich Extra-i product is terminated, closed, or made subject to any attachment, garnishment, or adverse orders issued by any court or authority having lawful jurisdiction; or
- (c) the Sun Enrich Extra-i product becomes delinquent, invalid, or is cancelled by the Eligible Client and/or Sun Life Malaysia.

8.4. Sun Life Malaysia reserves the right to amend, suspend, or cancel the Promotion, or to vary the duration, commencement date, and/or expiry date of the Promotion Period, at its sole discretion and without prior notice. Notwithstanding this, any notification to Eligible Clients 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.

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

8.6. Sun Life Malaysia shall not be liable to any Eligible Client or any other party for any loss, cost, or damage (including, without limitation, loss of income, profits, or goodwill, or any direct, indirect, incidental, consequential, exemplary, punitive, or special damages) arising from or in connection with the Eligible Client's participation or non-participation in the Promotion, unless such loss or damage is caused directly by Sun Life Malaysia's gross negligence or wilful default.

8.7. 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 Client 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.

8.8. The Amendment shall be considered as binding and effective immediately from the date as specified by Sun Life Malaysia in its notification.

8.9. Sun Life Malaysia will not be liable to the Eligible Clients for any losses, costs or damages suffered or incurred by the Eligible Clients as a direct or an indirect result of the Amendment.

8.10. 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 Client about these changes as soon as possible.

8.11. Eligible Clients agree to access Sun Life Malaysia’s website at regular intervals to view the Terms and Conditions of this Promotion and to ensure that they are kept up-to date with any variation to these Terms and Conditions.

8.12. These Terms and Conditions:

a. shall prevail over any provisions or representations contained in any other materials advertising the Promotion; and

b. are to be read together with the prevailing terms and conditions of the Sun Enrich Extra-i product and/or services relating to the Promotion which shall apply in addition to these Terms and Conditions.

8.13. 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.

8.14. Sun Life Malaysia’s website may contain links to other websites (“**Third Party Links**”). Sun Life Malaysia has no control over, and does not monitor or review the contents of the Third Party Links. If the Eligible Clients do click on the Third Party Links, the Eligible Clients 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 Clients may incur.

8.15. By participating in this Promotion, Eligible Clients’ consent to the publication or display materials or information including but not limited to their name and city of residence, and photographs where consent has been obtained, for advertising and publicity purposes in connection with this Promotion, in accordance with existing laws and Sun Life Malaysia’s Privacy Notice (“**Publication Rights**”).

8.16. Eligible Clients who do not wish for their name, photos, or other information to be used for advertising or publicity purposes under Clause 8.15 may opt out by contacting Sun Life Malaysia via email at [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com).

8.17. The Promotion cannot be exchanged or sold for cash and is non-transferable to any other person.

8.18. In the event of any complaints related to this Promotion, Eligible Clients may contact the Sun Life Malaysia via email to [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com).