TERMS AND CONDITIONS

SUN LIFE MALAYSIA – PRIVATE WEALTH PRIVILEGE CAMPAIGN

CAMPAIGN

1. This "**Sun Life Malaysia – Private Wealth Privilege Campaign**" ("**Campaign**") is organised by Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)] (hereinafter referred to as "**Sun Life Malaysia**")

CAMPAIGN PERIOD

2. This Campaign shall run from 1 July 2026 to 31 December 2026, 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, subject to applicable laws and regulatory requirements.

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, aged between 18 and 85 years (hereinafter be referred to as "**the Eligible Customer(s)").**

   b. Individuals who apply for Sun Save Invest Takaful **("Participating Bancatakaful Product")** with **First Year Annualised Basic Contribution** ("**FYAC") of RM 100,000 and above** within the Campaign Period with CIMB Islamic Bank Berhad ("**CIMB**") as stipulated under Clause 6 hereunder.

   c. It shall be the Eligible Customer(s)' responsibility to ensure that their mobile numbers and/or email address maintained with Sun Life Malaysia are current and updated.

PARTICIPATING PRODUCTS

5. In order to be entitled for the Complimentary Benefits coverage as stated in Clause 6 below, the Eligible Customer(s) has to meet the following requirements ("**Eligible Application(s)**") during the Campaign Period:

Eligible Application(s)	
• Eligible Customer(s) must take up a Participating Bancatakaful Product with CIMB with FYAC of RM 100,000 and above during the Campaign Period. • The Eligible Application must be submitted and captured in Sun Life Malaysia's record within the Campaign Period.	
Participating Bancatakaful Product	**Takaful Operator**
Sun Save Invest Takaful (SSIT) (This is a takaful product)	Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)]

The Complimentary Benefits are provided at no additional contribution and are fully funded by Sun Life Malaysia.

CAMPAIGN MECHANICS

6. Eligible Customer(s) who participate the Participating Bancatakaful Product during the Campaign Period shall be eligible for **one (1) Complimentary Benefit** set out in **Table A below**, subject to fulfilling the qualifying criteria set out under this Clause ("**Qualifying Criteria**").

Table A:

Category	**Complimentary Benefits**
Person covered's entry age (Age last birthday): 18 to 69 years old	
Plan A: • FYAC of Sun Save Invest Takaful is within RM100,000 and RM299,999 AND • Annual mode only	1. Group Term Takaful (GTT) coverage: • Death Benefit – **RM50,000** • Accelerated Critical Illness (ACI) benefit – **RM50,000** (The payment of the ACI Benefit will reduce the Death Benefit payout) 2. GTT coverage period: • 15 months' coverage from the GTT commencement date, after which the benefit shall automatically cease.

<u>Plan B:</u> • FYAC of Sun Save Invest Takaful is RM300,000 and above AND • Annual mode only	1. Group Term Takaful (GTT) coverage: • Death Benefit – **RM180,000** • Accelerated Critical Illness (ACI) benefit – **RM180,000** (The payment of the ACI Benefit will reduce the Death Benefit payout) 2. GTT coverage period: • 15 months' coverage from the GTT commencement date, after which the benefit shall automatically cease.
Person covered's entry age (Age last birthday): 70 to 85 years old	
Plan A: • FYAC of Sun Save Invest Takaful is within RM100,000 and RM299,999 AND • Annual mode only	1. **Health Screening Benefit only:** Up to RM888 (reimbursement basis)
Plan B: • FYAC of Sun Save Invest Takaful is RM300,000 and above AND • Annual mode only	**1. Health Screening Benefit only:** Up to RM2,888 (reimbursement basis)

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

a. The Eligible Customer(s) is only entitled for the Complimentary Benefit if the application for the Participating Bancatakaful Product is signed within the Campaign Period and the contract of the Participating Bancatakaful Product is issued by Sun Life Malaysia as set out in **Table B.**

b. The contract of the Participating Bancatakaful Product must be signed, submitted, and issued as per the date set out in **Table B** below:

Table B

Application Signing Period	Contract Issuance Period
1 July 2026 to 31 December 2026	1 July 2026 to 31 January 2027

c. If the Participating Bancatakaful Product has a top-up option, regular top-up or single top-up, it will NOT be recognized as part of the plan's FYAC.

d. FYAC accumulation is NOT applicable for this Campaign.

e. The Eligible Customer(s) shall only be eligible for one (1) Complimentary Benefit regardless of the number of the same Participating Bancatakaful Product signed up by the Eligible Customer(s) during the Campaign Period. In the event a Eligible Customer has more than one (1) eligible contract of the Participating Bancatakaful Product that qualifies for the Complimentary Benefit, the benefit shall be granted based on the earliest issued eligible contract of the Participating Bancatakaful Product only. Any subsequent eligible contract shall not be entitled to additional Complimentary Benefit under this Campaign.

f. The Eligible Customer(s) shall NOT be entitled to the Complimentary Benefits under this Campaign if they have already received any benefits, discounts, or privileges from another campaign, offer, or promotion for the same application of the Participating Bancatakaful Product(s). This restriction applies only to the same application, and an Eligible Customer(s) may still be eligible for the Complimentary Benefits under this Campaign if the eligibility is not based on that same application, subject to the applicable terms and conditions herein.

g. In the event the Eligible Customer(s) withdraws or cancels the Participating Bancatakaful Product during the application stage, processing stage or any other stages on or before the Free Look Period (as defined below), or in the event where the application of the Participating Bancatakaful Product becomes unsuccessful due to underwriting considerations, the Eligible Customer(s) shall not be entitled to participate in this Campaign.

h. The "Free Look Period" is defined as a period where the contract holder is given a time period of fifteen (15) calendar days from the contract delivery date to review the suitability of the newly participated plan. If the contract for Participating Bancatakaful Product is surrendered within the Free Look Period, the sum of the monthly wakalah fees, the total account value and any tabarru' that have been deducted, less any expenses incurred by us for any medical underwriting required will be refunded.

7. For the exact terms, conditions, exclusions and waiting period for GTT coverage under the Complimentary Benefits, Eligible Customer(s) should refer to the GTT master contract and/or certificate of takaful which can be viewed and/or downloaded from Sun Life Malaysia's website at sunlifemalaysia.com ("**Website**").

8. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her Participating Bancatakaful Product application, which is separate from the Terms and Conditions of this Campaign.

9. The Participating Bancatakaful Product and Group Term Takaful (GTT) are 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**"). This Campaign is conducted in accordance with Shariah principles and overseen by the Shariah Committee of Sun Life Malaysia Takaful Berhad.

10. Sun Life Malaysia is a member of Perbadanan Insurans Deposit Malaysia (PIDM) and all Contract holder are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Takaful Operator fails and is unable to fulfil the takaful benefits.

11. CIMB and/or Sun Life Malaysia will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the Participating Bancatakaful Product 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.

12. Nothing in these Terms and Conditions shall operate to exclude, restrict or modify any rights or remedies which the Eligible Customer(s) may have under applicable laws, including but not limited to the Islamic Financial Services Act 2013 and any other applicable legislation or regulatory requirements, where such exclusion, restriction or modification is not permitted.

13. The Participating Bancatakaful Product and GTT are not CIMB's products and therefore:

    a) not an obligation of and not guaranteed by CIMB and/or any of its subsidiaries and affiliates;
    b) CIMB shall not be responsible or be held liable for any matter or claims arising from the Participating Bancatakaful Product and GTT provided by Sun Life Malaysia; and
    c) Sun Life Malaysia being the licensed takaful operator and manager of the Participating Bancatakaful Product and GTT shall fully undertake the takaful obligations.

14. The Eligible Customer(s) will be subjected to a suitability assessment, which will be conducted at the pre-point of application process before the Participating Bancatakaful Product can be recommended by the authorized representative of CIMB Bank. The Eligible Customer(s) shall refer to the Participating Bancatakaful Product's Product Disclosure Sheet and any relevant product materials for more information on the Participating Bancatakaful Product(s).

15. Eligible Customer(s) must comply with the terms and conditions applicable to the application of the Participating Bancatakaful Product with Sun Life Malaysia as CIMB act solely as the distributor to the Participating Bancatakaful Product only.

16. Sun Life Malaysia will notify the Eligible Customer(s) who is entitled to the Complimentary Benefit via WhatsApp (if applicable) or any other form of communication deemed appropriate by Sun Life Malaysia, based on the Eligible Customer(s)' Contact Details maintained in Sun Life Malaysia's records.

17. The Eligible Customer(s) is solely responsible to ensure his/her phone number ("**Contact Details**") provided in the Sun Life Malaysia Takaful Application Form are current and updated and is based in Malaysia.

18. Sun Life Malaysia shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to

receive the notification of the Complimentary Benefit from Sun Life Malaysia in the event the Eligible Customer(s)' Contact Details in Sun Life Malaysia's record is not current or correct.

19. Sun Life Malaysia shall have the right to forfeit the Complimentary Benefit if the Eligible Customer(s)' Contact Details maintained in Sun Life Malaysia's records are invalid and/or not updated.

20. The following terms and conditions shall apply for the Complimentary Benefits:

    a. the Eligible Customer(s) shall be solely responsible for paying any tax, incidental cost and/or any other charges relating to the Complimentary Benefit unless stated otherwise; and

    b. the Complimentary Benefit cannot be exchanged or sold for cash and is non-transferable to any other person.

21. The Takaful Operator as the manager of the Participating Bancatakaful Product and GTT shall attend to any matter relating to the Participating Bancatakaful Product and GTT. The Eligible Customer(s) and/or the contract holder shall direct any query, feedback, concern, issue or complaint pertaining to the Participating Bancatakaful Product and the Complimentary Benefits under this Campaign to the Takaful Operator at:

    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 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

COMPLIMENTARY BENEFIT – GROUP TERM TAKAFUL (GTT) COVERAGE

22. The fulfilment of the Complimentary Benefit will be within one (1) month from the contract issuance period of the Participating Bancatakaful Product, subject to the contract in force at the point of the Campaign fulfilment.

23. The Complimentary Benefit will take effect based on the Participating Bancatakaful Product's issuance date as follows:

Participating Bancatakaful Product's Contract Issuance Date (Enrolment: 1 July 2026 – 31 December 2026)	GTT coverage period
Contract issued between 1 and 31 July 2026	1 September 2026 – 30 November 2027
Contract issued between 1 and 31 August 2026	1 October 2026 – 31 December 2027
Contract issued between 1 and 30 September 2026	1 November 2026 – 31 January 2028
Contract issued between 1 and 31 October 2026	1 December 2026 – 29 February 2028
Contract issued between 1 and 30 November 2026	1 January 2027 – 31 January 2028
Contract issued between 1 and 31 December 2026	1 February 2027 – 30 April 2028
Contract issued between 1 and 31 January 2027	1 March 2027 – 31 May 2028

24. **Waiting period of Complimentary Benefit (only applicable for GTT coverage) -** Waiting period of three (3) months from the GTT commencement date for death and critical illness benefit.
No benefit would be payable in the event that the person covered died due to natural causes or diagnosed with the critical illness within the waiting period as defined above.

25. **Pre-existing condition of Complimentary Benefit (only applicable for GTT coverage)** – No benefit would be payable if the person covered dies or is diagnosed with critical illness due to pre-existing illness, injury, conditions or symptoms that existed prior to the application signed date of Participating Bancatakaful Product.

COMPLIMENTARY BENEFIT - HEALTH SCREENING BENEFIT (REIMBURSEMENT)

26. The Health Screening Benefit shall be provided on a reimbursement basis and is subject to the following terms and conditions:

    a. **Submission Requirement**
    The Eligible Customer(s) are required to submit official receipt(s) issued by the health screening centre, clinic and/or hospital in the name of the person covered under the contract as proof of payment for the health screening. Multiple receipts are allowed, provided all receipts are issued within the same calendar month and submitted together to Sun Life Malaysia as a single claim.

    b. **Payment Method**
    The Health Screening Reimbursement shall be credited into the Eligible Customer(s)' active CASA/CASA-i account as indicated in Section C – Contribution Payment / Payout Details in the Family Takaful Application Form ("E-Payment Details section").

    Notwithstanding that the health screening claims and supporting receipt may be issued in the name of the eligible person covered under the contract, all reimbursement payment shall be made to the account holder indicated in the E-payment Details section. The account must not be a joint account or/and in the name of a third party.

c. Health Screening Eligibility Period

The Health Screening Benefits will take effect based on the Participating Bancatakaful Product's issuance date as below and the Eligible Customer(s) are required to complete the health screening within the six (6) month Eligibility Period, failing which the entitlement shall be forfeited: -

Enrolment: 1 July 2026 – 31 December 2026	Health Screening Eligibility Period
Contract Issued between 1 and 31 July 2026	1 September 2026 – 28 February 2027
Contract Issued between 1 and 31 August 2026	1 October 2026 – 31 March 2027
Contract Issued between 1 and 30 September 2026	1 November 2026 – 30 April 2027
Contract Issued between 1 and 31 October 2026	1 December 2026 – 31 May 2027
Contract Issued between 1 and 30 November 2026	1 January 2027 –30 June 2027
Contract Issued between 1 and 31 December 2026	1 February 2027 – 31 July 2027
Contract Issued between 1 and 31 January 2027	1 March 2027 – 31 August 2027

d. Submission Timeline

The Eligible Customer(s) must submit the official receipt(s), in accordance with the "Health Screening Eligibility Period" clause, within sixty (60) calendar days from the latest receipt issuance date as outlined in the "Submission Requirement" clause, failing which the entitlement shall be forfeited.

e. Reimbursement Amount

The health screening reimbursement is a one-time reimbursement only and shall be limited to the actual amount incurred by the Eligible Customer(s) for the health screening or the maximum entitlement under this campaign (RM888 / RM2,888), whichever is lower.

f. Non-Payment Conditions

Sun Life Malaysia reserves the right not to process or pay any reimbursement if:

i. the claim does not comply with the requirements set out under clause 24;
ii. the supporting documents are incomplete, illegible, invalid or suspected to be fraudulent; or
iii. the payment cannot be successfully processed due to incomplete, invalid or inactive account details.

g. Reimbursement Claim Fulfilment Timeline

The Health Screening Reimbursement shall be processed within **thirty (30)** working days from the date Sun Life Malaysia receives complete documentation, subject to the Participating Bancatakaful Product remaining in force at the time of payment.

h. **General Condition**

"Health Screening" refers to preventive medical examination, assessments, diagnostic tests, and consultation conducted for general health evaluation and early detection of medical conditions, and does not include medical treatment, surgical procedures, follow-up treatment, medications, or hospitalization.

TERMS AND CONDITIONS

27. The Eligible Customer(s) agree that by participating in this Campaign, they:

  i. have read, understand and confirm their agreement to the Terms and Conditions of this Campaign;
  ii. confirm that the key contract terms affecting their obligations have been adequately explained to them;
  iii. consent to CIMB and/or Sun Life Malaysia's collection, use, disclosing, processing of their personal data as well as any personal data of any individual which Eligible Customer(s) may share with CIMB and/or Sun Life Malaysia in accordance with the CIMB Group Privacy Notice at www.cimb.com.my and/or Sun Life Malaysia's Privacy Notice at www.sunlifemalaysia.com (collectively referred to as the "**Privacy Notice**") and applicable data protection laws and confirms that they have read and understood the Privacy Notice.
  iv. agree that all decisions reasonably made by CIMB and/or Sun Life Malaysia in relation to every aspect of this Campaign shall be final, binding and conclusive unless otherwise required under applicable laws or regulations; and
  v. agree that CIMB and/or Sun Life Malaysia shall not be liable or held responsible to the Eligible Customer(s) if CIMB and/or 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:
    a. the failure of any mechanical or electronic device, data processing system or transmission line;
    b. electrical failure;
    c. industrial dispute, war, strike or riot;
    d. any act of God beyond CIMB's and/or Sun Life Malaysia's control; or
    e. any factor which is beyond CIMB's and/or Sun Life Malaysia's reasonable control.

28. The Eligible Customer(s) will be disqualified from participating in this Campaign and/or the Complimentary Benefit will be forfeited if, during the Campaign Period and/or before the delivery of the Complimentary Benefit:

  i. the Eligible Customer(s) are in breach of the terms and conditions governing the signed up Participating Bancatakaful Product;
  ii. the signed up Participating Bancatakaful Product is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
  iii. the signed up Participating Bancatakaful Product is invalid or cancelled by the Eligible Customer(s) or CIMB and/or Sun Life Malaysia.

29. CIMB and/or Sun Life Malaysia shall have the right to disqualify any Eligible Customer(s) that it determines to be:

    i. tampering with the application process; and/or
    ii. acting in breach of these Terms and Conditions.

30. CIMB and/or Sun Life Malaysia shall not be liable to any Eligible Customer(s) 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:

    i. the Eligible Customer(s)' participation or non-participation in this Campaign; and/or
    ii. any non-receipt or delayed receipt by the Eligible Customer(s) of the WhatApp notification or any other communication sent by Sun Life Malaysia in relation to this Campaign.

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

31. Sun Life Malaysia reserves the right to amend, vary, add, or delete any of these Terms and Conditions, as well as to suspend or cancel the Campaign, or revise the Campaign Period (including its duration, commencement date, and/or expiry date) ("collectively referred to as "**Amendment(s)**"), without prior notice, subject to applicable laws or regulations. Notwithstanding the foregoing, any such changes or notifications to Eligible Customer(s) on any Amendment(s) will be announced via:
    via:

    i. announcement at Sun Life Malaysia's website; and/or
    ii. by any other means of notification which Sun Life Malaysia may select.

32. The Amendment shall be considered as binding on the Eligible Customer(s) from the date as specified by Sun Life Malaysia in the notification.

33. 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 and Sun Life Malaysia will inform/give notice to the Eligible Customer(s) about these changes as soon as possible.

34. The Eligible Customer(s) agree to access Sun Life Malaysia's website at regular intervals to view the terms and conditions of this Campaign and to ensure that they are kept up-to date with any variation to these Terms and Conditions.

35. 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 unless otherwise required under applicable laws or regulations.

36. The Eligible Customer(s) shall fully indemnify and keep CIMB and/or Sun Life Malaysia indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB and/or Sun Life Malaysia may incur as a result of the Eligible Customer(s):

    i. participation in this Campaign; and/or
    ii. receipt, redemption or use of the Complimentary Benefit; and/or
    iii. breach or failure to comply with these Terms and Conditions.

37. These Terms and Conditions:

    i. shall prevail over any provisions or representations contained in any other materials advertising this Campaign; and
    ii. are to be read together with the prevailing terms and conditions of Participating Bancatakaful Product(s) and/or service relating to this Campaign which shall apply in addition to these Terms and Conditions.

38. These Terms and Conditions shall be governed the laws of Malaysia and subject to all applicable rules, regulations and guidelines issued by Bank Negara Malaysia and other relevant regulatory bodies and authorities. Nothing herein shall limit or exclude any obligations of CIMB and/or Sun Life Malaysia under such laws and regulatory requirements.

39. If CIMB and/or Sun Life Malaysia does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB and/or Sun Life Malaysia from exercising that right or any other rights CIMB and/or Sun Life Malaysia has in the future.

40. 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(s) do click on the Third Party Links, the 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.

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