

## TERMS AND CONDITIONS

### SUN LIFE MALAYSIA – SUN HERITAGE PLUS-I CLIENT CAMPAIGN

#### CAMPAIGN

1. This “**Sun Life Malaysia – Sun Heritage Plus-I Client Campaign (“Campaign”)** is organized 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 23 September 2026 to 23 December 2026, both dates inclusive (“**Campaign Period**”).

#### ELIGIBILITY

3. To be eligible to participate in this Campaign, the following criteria must be met:
  - a. This Campaign is open only to existing Sun Life Malaysia clients who have been identified and notified by Sun Life Malaysia (hereinafter referred to as the “**Eligible Client(s)**”).
  - b. Eligibility for this Campaign shall be determined by Sun Life Malaysia at its sole discretion, based on its Campaign eligibility criteria

#### PARTICIPATING PRODUCT

| Eligible Application(s)                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <ul style="list-style-type: none"><li>• Eligible Client(s) must participate in the Participating Product during the Campaign Period (referred to as the “<b>Participating Product</b>”):</li></ul> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Participating Product                                                                                                                                                                              | Takaful Operator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Sun Heritage Plus-i                                                                                                                                                                                | <p>Sun Life Malaysia Takaful Berhad<br/>[Registration Number: 200501012215 (689263-M)]</p> <p>Note: Sun Life Malaysia Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM) and all contract holders are eligible for protection under Takaful &amp; Insurance Benefits Protection System (TIPS) in the event the Takaful Operator fails and is unable to honour the takaful benefits.</p> <p>The Participating Product is a Shariah-compliant Takaful product approved by the Shariah Committee of Sun Life Malaysia Takaful Berhad.</p> |

## CAMPAIGN MECHANICS

4. Eligible Client(s) who take up the Participating Product during the Campaign Period shall be eligible for a Guaranteed Issuance offer, being a simplified application process that does not require a new medical examination or full underwriting, subject to the qualifying criteria below.

**Table A**

| Participating Product | Eligibility and Application Requirements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| Sun Heritage Plus-i   | <ol style="list-style-type: none"> <li>1. The Eligible Client(s) will be notified of their eligibility by their assigned Sun Life Malaysia advisor and issued with an Offer Letter ("<b>Offer Letter</b>") on or after the Campaign commencement date.</li> <li>2. The Eligible Client(s) must have previously undergone an underwriting assessment recognised by Sun Life Malaysia within the last 12 months and accepted at standard terms, with no medical or non-medical loadings, exclusions, postponements, special acceptances, or any other underwriting conditions.</li> <li>3. The sum covered is pre-approved and stated in the Offer Letter based on the Eligible Client(s) previous underwriting and financial assessment.<br/>No further financial justification or medical examination is required at the point of issuance, provided there has been no "<b>Material Change</b>" since the original underwriting assessment used as the basis for the Offer Letter.<br/>For the purposes of this Campaign, "<b>Material Change</b>" means any change that may reasonably affect the underwriting assessment relied upon by Sun Life Malaysia, including but not limited to any medical condition, bankruptcy, insolvency, material reduction in income, or any other circumstance that may reasonably affect the underwriting assessment. Sun Life Malaysia reserves the right to reassess eligibility based on information disclosed by the Eligible Client(s) and any other relevant information available to Sun Life Malaysia. Such reassessment may result in the withdrawal, amendment or cancellation of the Guaranteed Issuance offer.</li> <li>4. The Eligible Client(s) must accept the offer by signing all required physical proposals and related documents within the Campaign Period.</li> <li>5. The Guaranteed Issuance offer under this Campaign applies to the basic Sun Heritage Plus-i plan only and</li> </ol> |

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|  | does not include any rider(s) or supplementary benefit(s). |
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5. The Eligible Client(s) shall only be entitled to this Campaign offer if the application for the Participating Product is signed and submitted within the Campaign Period, and the contract is issued by Sun Life Malaysia on or before 23 January 2027, subject to all applicable eligibility and underwriting requirements, and these Campaign Terms and Conditions being fulfilled, as set out in Table B below:

**Table B**

| <b>Application Signing and Submission Period</b> | <b>Contract Issuance Period</b>      |
|--------------------------------------------------|--------------------------------------|
| 23 September 2026 to 23 December 2026            | 23 September 2026 to 23 January 2027 |

- a) The Eligible Client(s) must be the person covered of the Participating Product.
- b) Each Eligible Client(s) who is the contract holder shall only be eligible for one (1) contract for the Participating Product as set out in Table A, for each person covered.
- c) In the event that the contract holder withdraws from or cancels the Participating Product at any stage during the application or processing period, or on or before expiry of the Free Look Period, or where the application for the Participating Product is unsuccessful due to application requirements, the Eligible Client(s) shall not be entitled to participate in this Campaign.
- d) "Free Look Period" shall have the meaning assigned to it under the Participating Product contract.

## **6. General Terms and Conditions**

6.1 The Eligible Client(s) agree that by participating in this Campaign, they:

- (a) have read, understand and confirm their agreement to the Terms and Conditions of this Campaign;
- (b) consent to Sun Life Malaysia's processing and disclosing their personal data as well as any personal data in accordance with Sun Life Malaysia's Privacy Notice at <https://www.sunlifemalaysia.com/SunLife/media/SunLifeMedia/PDF/PrivacyNotice.pdf> ("Privacy Notice");
- (c) agree that all decisions reasonably made by Sun Life Malaysia in relation to every aspect of this Campaign shall be final and binding, unless otherwise required by law or subject to review by relevant regulatory authorities; and

(d) agree that Sun Life Malaysia shall not be liable or held responsible to Eligible Client(s) 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.

6.2. Any Eligible Client(s) information or personal data ("**Personal Data**") provided by the Eligible Client(s) to Sun Life Malaysia in connection with this Campaign shall be kept confidential and shall be processed for purposes related to this Campaign and for any other purposes permitted under applicable laws and Sun Life Malaysia's Privacy Notice.

6.3. (i) For the exact terms, conditions and exclusions of the Participating Product, Eligible Client(s) 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 Client(s) are required to sign all relevant standard documents and comply with all terms and conditions in respect of the Participating Product application, which are separate from the Terms and Conditions of this Campaign.

(iii) Eligible Client(s) will be disqualified from participating in the Campaign, at any time during or before the Campaign Period:

- (a) the Eligible Client(s) breach any of the terms and conditions governing the Participating Product;
- (b) the Participating 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 Participating Product becomes delinquent, invalid, or is cancelled by the Eligible Client(s) and/or Sun Life Malaysia.

6.4. Sun Life Malaysia reserves the right, at its sole discretion, to amend, vary, suspend, cancel or discontinue the Campaign and/or revise, add to, delete from or amend these Terms and Conditions at any time. Notwithstanding this, notification of any such changes 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.

6.5. To the fullest extent permitted by law, Sun Life Malaysia shall not be liable to any Eligible Client(s) or any other party for any indirect, incidental, consequential, exemplary, punitive or special losses or damages, or for any loss of income, profits, revenue or goodwill, arising out of or in connection with this Campaign. The foregoing exclusion shall apply notwithstanding any allegation of

negligence, gross negligence, fraud or misconduct. Nothing in these Terms and Conditions excludes Sun Life Malaysia's liability for direct losses arising from its fraud, wilful misconduct or gross negligence to the extent permitted by law.

6.6. Any changes under Clause 6.4 shall be considered as binding and effective immediately from the date as specified by Sun Life Malaysia in its notification.

6.7. 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 notify the Eligible Client(s) of such changes as soon as reasonably practicable.

6.8. Eligible Client(s) are encouraged 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 (if any).

6.9. 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 the Participating Product and/or services relating to the Campaign which shall apply in addition to these Terms and Conditions.

6.10. 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.

6.11. 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 Client(s) do click on the Third Party Links, the Eligible Client(s) understand that they are accessing the Third Party Links at their own risk and SLMT is not responsible for any losses the Eligible Client(s) may incur.

6.12. By participating in this Campaign, Eligible Client(s) consent to the publication or display materials or information including but not limited to their name and city of residence, and photographs (where applicable and with prior explicit consent obtained), for advertising and publicity purposes in connection with this Campaign, in accordance with existing laws and Sun Life Malaysia's Privacy Notice ("**Publication Rights**").

6.13. Eligible Client(s) who have provided consent under Clause 6.12 and subsequently wish to withdraw such consent may opt out by contacting Sun Life Malaysia via email at [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com).

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

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