

## Terms and Conditions for 'Credit Card Conversion' Campaign

This 'Credit Card Conversion' 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 to as "**Sun Life**").

### 1. Campaign Period

The Campaign will run from **25<sup>th</sup> August 2025** until **31<sup>st</sup> December 2025**, 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. Campaign Mechanics

- a) Eligible Clients who are monthly premium/contribution paying customers will receive a call from Sun Life to update their credit card details for auto-billing of the monthly premium/contribution payment for their Policy/Certificate. To participate in this Campaign, Eligible Clients must have at least one successful premium/contribution payment for their Policy/Certificate deducted or charged to the updated card during the Campaign Period.
- b) The Eligible Clients are entitled to one (1) participation only throughout the Campaign Period, based on the month their credit card is first successfully charged for a premium/contribution payment following an auto-billing update.

### 4. Prize

- a) The Campaign offers e-vouchers worth up to RM50 ("**Prize**") to Eligible Clients on a monthly basis ("**Winners**") during the Campaign Period. The Prize will be awarded to the first fifty (50) Winners each month throughout the Campaign Period who successfully renew their Policy/Certificate and update their credit card details for auto-billing, with at least one successful premium/contribution deduction from the registered credit card.
- b) Eligible Clients are entitled to **one (1) Prize** only throughout the Campaign Period.

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- c) The Prize will be delivered to the Winner's registered email address with Sun Life in the month following the successful deduction of the premium/contribution. Winners must redeem the Prize within seven (7) calendar days from the date stated in the email ("**Redemption Period**"). Winners are also required to redeem and use the Prize before its expiry date.
- d) If the Prize is not redeemed after the Redemption Period ends, Sun Life reserves the right to forfeit and select another Eligible Client.
- e) 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 fails to redeem or utilize the Prize for any reason whatsoever.
- f) 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 and/or Eligible Clients 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 conclusive. Any subsequent correspondences, protests, appeals or enquiries will not be entertained.
- c) 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.
- d) 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 select 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.
- e) 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

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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.

- f) By participating in this Campaign, Eligible Clients consent to Sun Life using their name, picture, voice and/or video recordings ("**Materials**") for publicity, advertising or Campaign related purposes in any manner it deems appropriate, without any compensation whatsoever, subject to applicable laws and regulations.
- g) 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.
- h) 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 and the amendments made under the Personal Data (Amendment) Act 2024 and relevant regulations 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>
- i) The Eligible Customer 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 to ensure that their contact details are registered correctly in the records with Sun Life and any change to their current contact details during this Campaign Period must be 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 issues, including but not limited to intermittent

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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.

- 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 on the Prize must be referred to the merchant's 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 any damage or missing item in respect of the Prize once delivered to, redeemed or collected by the Eligible Clients.
- 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](mailto: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.