TERMS AND CONDITIONS

SUN LIFE MALAYSIA – CERTIFICATE ACTIVATION REWARD CAMPAIGN

CAMPAIGN

1. This "**Sun Life Malaysia – Certificate Activation Reward 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 07th September 2026 to 31st January 2027, 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 hold an eligible SunLink Istismar Plus ("**Participating Product**") contract and have been specifically identified and notified by Sun Life Malaysia (each referred to as an "**Eligible Client**" and collectively as the "**Eligible Clients**").
   b) The individuals must be at least 18 years of age and residing in Malaysia, including Malaysian citizens, permanent residents, and non-Malaysian citizens.

PARTICIPATING BANCATAKAFUL PRODUCT

Eligible Application(s)	
This Campaign applies to the following participating bancatakaful product (referred to as the "**Participating Product**"):	
Participating Product	**Takaful Operator**
1. SunLink Istismar Plus	Sun Life Malaysia Takaful Berhad [Registration Number: 200501012215 (689263-M)] Note: Sun Life Malaysia is a member of Perbadanan Insurans Deposit Malaysia (PIDM) and all contract holders are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Takaful Operator fails and is unable to honour the takaful benefits. The Participating Product is a Shariah-compliant Takaful product approved by the Shariah Committee of Sun Life Malaysia Takaful Berhad.

CAMPAIGN MECHANICS

4.1 Qualifying Criteria

To qualify for this Campaign:

a) The Eligible Client must make a contribution payment equivalent to at least one (1) regular scheduled contribution under the Participating Product within fourteen (14) calendar days from the date of notification by Sun Life Malaysia. Only regular scheduled contributions shall qualify for this Campaign. Top-up contributions, advance contributions and any other non-regular payments shall not qualify.
b) The qualifying contribution payment must be successfully received and accepted by Sun Life Malaysia within the applicable fourteen (14) calendar day qualification period.
c) Where the notification is issued near the end of the Campaign Period, the qualifying contribution payment may be made after the Campaign Period, provided that such payment is successfully received and accepted by Sun Life Malaysia within the applicable fourteen (14) calendar day qualification period.
d) The Participating Product must remain in force from the date of the qualifying contribution payment until the Bonus Unit Reward is credited.

4.2 Campaign Reward

Eligible Clients who satisfy the Qualifying Criteria shall be entitled to receive **Bonus Units** under the Campaign as follows:

a) Eligible Clients shall receive Bonus Units equivalent to ten percent (10%) of the qualifying contribution payment amount ("**Bonus Unit Reward**").

   <u>Example:</u>
   - Qualifying Contribution Payment Amount: RM1,000
   - Bonus Unit Reward: 10%
   - Bonus Units Credited: Additional Bonus Units will be allocated based on a reward value equivalent to RM100, using the prevailing unit price at the date of crediting.

b) The Bonus Units credited under this Campaign shall form part of the Participating Product's account value and shall be subject to the prevailing terms and conditions of the Participating Product. The Bonus Unit Reward shall be equivalent to ten percent (10%) of the qualifying contribution payment amount before the deduction of any applicable charges, including the wakalah charge.

4.3 Bonus Unit Reward Fulfilment

a) The Bonus Unit Reward shall be credited into the Eligible Client's Participating Product within seven (7) working days from the date the qualifying contribution payment is successfully processed by Sun Life Malaysia.
b) Sun Life Malaysia may notify Eligible Clients upon successful crediting of the Bonus Units via SMS, email, WhatsApp, telephone call, or any other communication channel as determined by Sun Life Malaysia.
c) All Bonus Unit Rewards shall be credited in the form of additional units and shall form part of the Participating Product's account value.
d) Bonus Unit Rewards are not transferable, assignable, exchangeable, or redeemable for cash.
e) Sun Life Malaysia reserves the right to determine the unit price, fund allocation, and crediting methodology applicable to the Bonus Unit Rewards.
f) Eligible Clients must satisfy all eligibility requirements and remain eligible under this Campaign at the time of fulfilment.
g) Where the crediting of any Bonus Unit Reward is delayed due to operational, administrative or system-related reasons, no profit, compensation or other benefit shall be payable in respect of such Bonus Unit Reward pending crediting.

4.4 Disqualification

The Eligible Client shall not be entitled to any Bonus Unit Reward if:

a) the contract is cancelled, surrendered, terminated, made paid-up, or lapsed before the applicable Bonus Unit Reward is credited;
b) the Eligible Client breaches any applicable terms and conditions governing the Participating Product; or
c) the Eligible Client no longer satisfies the eligibility and qualifying criteria under this Campaign.

5. General Terms and Conditions

5.1 The Eligible Clients 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 processing and disclosing their personal data in accordance with Sun Life Malaysia's Privacy Notice at ("**Privacy Notice**"); https://www.sunlifemalaysia.com/SunLife/media/SunLifeMedia/PDF/PrivacyNotice.pdf
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 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.

5.2 Any Eligible Clients' information or personal data ("**Personal Data**") provided to Sun Life Malaysia in connection with this Campaign will be processed in accordance with the Privacy Notice.

5.3 For the exact terms, conditions and exclusions of the Participating 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**").

5.4 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:

a) announcement at Sun Life Malaysia's Website; and/or
b) by any other means of notification which Sun Life Malaysia may select.

5.5 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 Campaign except where such loss or damage arises from Sun Life Malaysia's gross negligence, fraud, or misconduct.

5.6 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 Campaign, unless such loss or damage arises from Sun Life Malaysia's gross negligence, fraud or misconduct.

5.7 Any changes under Clause 5.5 shall be considered as binding and effective immediately from the date as specified by Sun Life Malaysia in its notification.

5.8 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 of such changes as soon as reasonably practicable.

5.9 Eligible Clients 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).

5.10 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 this Campaign which shall apply in addition to these Terms and Conditions.

5.11 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.

5.12 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.

5.13 Sun Life Malaysia may publish or display materials or information, including but not limited to an Eligible Client's name, city of residence, photographs, likeness, or other related materials, for advertising and publicity purposes in connection with this Campaign, subject to the Eligible Client's prior explicit consent and in accordance with applicable laws and Sun Life Malaysia's Privacy Notice ("**Publication Rights**").

5.14 Eligible Clients who have provided consent under Clause 5.15 and subsequently wish to withdraw such consent may opt out by contacting Sun Life Malaysia via email at wecare@sunlifemalaysia.com.

5.15 In the event of any complaints related to this Campaign, Eligible Clients may contact the Sun Life Malaysia via email to wecare@sunlifemalaysia.com.