

## TERMS AND CONDITIONS

### SUN LIFE MALAYSIA – MRTA/MRTT/MLTA GROUP TERM TAKAFUL/ GROUP TERM LIFE CAMPAIGN (Extension)

#### CAMPAIGN

1. The “**Sun Life Malaysia – MRTA/MRTT/MLTA Complimentary Group Term Takaful/Group Term Life Campaign**” (“**Campaign**”) jointly 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 Malaysia**”)

#### CAMPAIGN PERIOD

2. The Campaign shall run from 18 November 2024 to 30 September 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 upon giving notice of not less than fourteen (14) days.

#### ELIGIBILITY

4. To be eligible to participate in the Campaign, the following criteria must be met:
  - a. Individuals who are residing in Malaysia, including Malaysian citizens, permanent residents or non-Malaysian citizens, aged 18 years and above (hereinafter be referred to as “**the Eligible Customer(s)**”).
  - b. Individuals who apply for Group Mortgage Reducing Term Assurance/ Group Mortgage Reducing Term Assurance – Business Loan/ Group Mortgage Reducing Term Assurance – Business Loan with Refund of Premium rider/ Group Mortgage Level Term Assurance/ Group Mortgage Reducing Term Takaful/ Group Mortgage Reducing Term Takaful – Business Financing/ Group Mortgage Reducing Term Takaful – Business Financing with Refund of Contribution rider (“**Participating Bancassurance/Bancatakalul Product(s)**”) within the Campaign Period with CIMB Bank Berhad (“**CIMB**”).
  - 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 twelve (12)-months complimentary Group Term Takaful (“**GTT**”)/ Group Term Life (“**GTL**”) coverage as stated in Clause 13 and 14 below, the Eligible Customer(s) has to meet the following deadlines (“**Eligible Application(s)**”) during the Campaign Period:

<b>Eligible Application(s)</b>	
<ul style="list-style-type: none"> <li>Eligible Customer(s) must take up a Participating Bancassurance/Bancatakaful Product(s) with CIMB during the Campaign Period.</li> <li>The Eligible Application must be submitted and captured in Sun Life Malaysia's system within the Campaign Period.</li> </ul>	
<b>Participating Bancassurance/ Bancatakaful Product(s)</b>	<b>Insurer/Takaful Operator</b>
<b><u>Participating Bancassurance Products</u></b> <ol style="list-style-type: none"> <li>Group Mortgage Reducing Term Assurance (MRTA 2015)</li> <li>Group Mortgage Reducing Term Assurance – Business Loan (MRTA 2015 – Business Loan)</li> <li>Group Mortgage Reducing Term Assurance – Business Loan with Refund of Premium rider (MRTA 2015 – Business Loan with ROP)</li> <li>Group Mortgage Level Term Assurance (MLTA 2015)</li> </ol>	<p>Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)]</p>
<b><u>Participating Bancatakaful Products</u></b> <ol style="list-style-type: none"> <li>Group Mortgage Reducing Term Takaful (MRTT 2015)</li> <li>Group Mortgage Reducing Term Takaful – Business Financing (MRTT 2015 – Business Financing)</li> <li>Group Mortgage Reducing Term Takaful – Business Financing with Refund of Contribution rider (MRTT 2015 – Business Financing with ROC)</li> </ol>	<p>Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)]</p>

6. The tracking of the Eligible Application(s) by the Eligible Customer(s) shall be based on the proposal sign date of the Participating Bancassurance/Bancatakaful Product(s)
7. Sun Life Malaysia's decision as to whether the application qualifies as an Eligible Application(s) under this Campaign shall be final, binding and conclusive and shall not be challenged in any manner whatsoever.
8. CIMB is only a distributor of the Participating Bancassurance/Bancatakaful Product(s). The Participating Bancassurance/Bancatakaful Product(s) and GTT/GTL are not CIMB's products and therefore: -

- i. the Participating Bancassurance/Bancatakaful Product(s) and GTT/GTL are not an obligation of, and not guaranteed by CIMB and/or its subsidiaries and affiliates;
- ii. CIMB shall not be responsible or be held liable for any matter or claims arising from the Participating Bancassurance/Bancatakaful Product(s) and GTT/GTL provided by the Insurer and/or the Takaful Operator; and
- iii. the Insurer and/or the Takaful Operator being the licensed insurer and underwriter/manager of the Participating Bancassurance/Bancatakaful Product(s) and GTT/GTL shall fully undertake the insurance/takaful obligations.

9. The Eligible Customer(s) and/or the policy owner/contract holder/certificate owner shall direct any query, feedback, concern, issue or complaint pertaining to the Participating Bancassurance/ Bancatakaful Product(s) and GTT/GTL to the Insurer/Takaful Operator at:

Sun Life Malaysia Assurance Berhad  
[Registration Number: 199001005930 (197499-U)]

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 Policy Owner/Contract holder/Certificate owner may:

- i. call the Client Careline at 1300-88-5055;
  - ii. lodge an online enquiry via [sunlifemalaysia.com](http://sunlifemalaysia.com);
  - iii. email to [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com); or
  - iv. fax to (603) 2698 7035.
10. The Insurer/Takaful Operator is a member of PIDM and all insurance/takaful certificate policy/certificate owners are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Insurer/Takaful Operator fails and is unable to honour the insurance/takaful benefits.
11. The Eligible Customer(s) will be subjected to a suitability assessment, which will be conducted at the point of contact before the Participating Bancassurance/Bancatakaful Product(s) can be recommended by the authorized representative.
12. The Insurer/Takaful Operator as the underwriter/manager of the Participating Bancassurance/Bancatakaful Product(s) shall attend to any matter relating to the Participating Bancassurance/Bancatakaful Product(s).

13. The complimentary GTL coverage period is for twelve (12) months' from the GTL commencement date as mentioned in Clause 19 below. The complimentary Group Term Life ("GTL") coverage under this Campaign is as follows:

Category	Complimentary Coverage
<b>Plan A:</b> <b>Sum assured for Participating Bancassurance Products is within RM10,000 and RM100,000:</b> <ol style="list-style-type: none"> <li>Group Mortgage Reducing Term Assurance (MRTA 2015)</li> <li>Group Mortgage Reducing Term Assurance – Business Loan (MRTA 2015 – Business Loan)</li> <li>Group Mortgage Reducing Term Assurance – Business Loan with Refund of Premium rider (MRTA 2015 – Business Loan with ROP)</li> <li>Group Mortgage Level Term Assurance (MLTA 2015)</li> </ol>	<ol style="list-style-type: none"> <li>Complimentary GTL coverage: <ul style="list-style-type: none"> <li>Death / Total and Permanent Disability (TPD) Benefit – <b>RM5,000</b></li> <li>Accidental Death and Dismemberment Benefit – <b>RM15,000</b> (The payment of the Accidental Death and Dismemberment Benefit is in addition to the payment of the Death/TPD Benefit.)</li> </ul> </li> <li>GTL is underwritten by Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)]</li> </ol>
<b>Plan B:</b> <b>Sum assured for Participating Bancassurance Products is RM100,001 and above:</b> <ol style="list-style-type: none"> <li>Group Mortgage Reducing Term Assurance (MRTA 2015)</li> <li>Group Mortgage Reducing Term Assurance – Business Loan (MRTA 2015 – Business Loan)</li> <li>Group Mortgage Reducing Term Assurance – Business Loan with Refund of Premium rider (MRTA 2015 – Business Loan with ROP)</li> <li>Group Mortgage Level Term Assurance (MLTA 2015)</li> </ol>	<ol style="list-style-type: none"> <li>Complimentary GTL coverage: <ul style="list-style-type: none"> <li>Death / Total and Permanent Disability (TPD) Benefit – <b>RM10,000</b></li> <li>Accidental Death and Dismemberment Benefit – <b>RM30,000</b> (The payment of the Accidental Death and Dismemberment Benefit is in addition to the payment of the Death/TPD Benefit.)</li> </ul> </li> <li>GTL is underwritten by Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)]</li> </ol>

14. The complimentary GTT coverage period is for twelve (12) months from the GTT commencement date as mentioned in Clause 19 below. The complimentary Group Term Takaful ("GTT") coverage under this Campaign is as follows:

Category	Complimentary Coverage
<b>Plan A:</b> <b>Sum covered for Participating Bancatakaful Products is within RM10,000 and RM100,000:</b> <ol style="list-style-type: none"> <li>Group Mortgage Reducing Term Takaful (MRTT 2015)</li> <li>Group Mortgage Reducing Term Takaful – Business Financing (MRTT 2015 – Business Financing)</li> <li>Group Mortgage Reducing Term Takaful – Business Financing with Refund of Contribution rider (MRTT 2015 – Business Financing with ROC)</li> </ol>	<ol style="list-style-type: none"> <li>Complimentary GTT coverage: <ul style="list-style-type: none"> <li>Death / Total and Permanent Disability (TPD) Benefit – <b>RM5,000</b></li> <li>Accidental Death and Dismemberment Benefit – <b>RM15,000</b> (The payment of the Accidental Death and Dismemberment Benefit is in addition to the payment of the Death/TPD Benefit.)</li> </ul> </li> <li>GTT is managed by Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)]</li> </ol>
<b>Plan B:</b> <b>Sum covered for Participating Bancatakaful Products is RM100,001 and above:</b> <ol style="list-style-type: none"> <li>Group Mortgage Reducing Term Takaful (MRTT 2015)</li> <li>Group Mortgage Reducing Term Takaful – Business Financing (MRTT 2015 – Business Financing)</li> <li>Group Mortgage Reducing Term Takaful – Business Financing with Refund of Contribution rider (MRTT 2015 – Business Financing)</li> </ol>	<ol style="list-style-type: none"> <li>Complimentary GTT coverage: <ul style="list-style-type: none"> <li>Death / Total and Permanent Disability (TPD) Benefit – <b>RM10,000</b></li> <li>Accidental Death and Dismemberment Benefit – <b>RM30,000</b> (The payment of the Accidental Death and Dismemberment Benefit is in addition to the payment of the Death/TPD Benefit.)</li> </ul> </li> <li>GTT is managed by Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)]</li> </ol>

15. For the exact terms, conditions and exclusions under the complimentary GTT/GTL coverage, Eligible Customer(s) should refer to the GTT/GTL master contract/policy and/or certificate of takaful/insurance which can be viewed and/or downloaded from the Insurer's/Takaful Operator's website at [sunlifemalaysia.com](http://sunlifemalaysia.com).
16. The Eligible Customer(s) shall be responsible for paying any tax, incidental cost and/or any other charges relating to the complimentary GTT/GTL coverage unless stated otherwise.
17. The complimentary GTT/GTL coverage mentioned in Clause 13 and 14 above is non-transferable and non-exchangeable.

## COMPLIMENTARY GTT/GTL COVERAGE

18. It shall be the Eligible Customer(s)'s responsibility to ensure that their home address, mobile numbers and email address provided ("Contact Details") are current and updated with Insurer/Takaful Operator in the event of any changes being made to the same by the Eligible Customer(s). Insurer/Takaful Operator shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss flowing therefrom) suffered in the event that the Eligible Customer(s)'s home address, mobile number and email address in Insurer/Takaful Operator's record are not current or updated, or for any other issues arising from the Eligible Customer(s)'s failure to receive any communication from the Insurer/Takaful Operator.
19. The complimentary GTT/GTL coverage will take effect on 15<sup>th</sup> of the following month of the Participating Bancassurance/Bancatakaful Product's proposal sign date.
20. Eligible Customer(s) will be notified of the eligibility for the Complimentary GTT/GTL Coverage via Short Message Service (SMS) from Sun Life Malaysia twelve (12) weeks after the campaign ends.
21. The Eligible Customer(s) agrees that any personal information collected during and for the purpose of this Campaign (Name, IC, Date of Birth, Mobile Number, Gender, and Nationality) may be held, used and disclosed by CIMB to the Insurer/Takaful Operator for the purpose of processing the application for the Participating Bancassurance/Bancatakaful Product(s) and GTT/GTL, and such information may also be held, used and further disclosed by the Insurer/Takaful Operator to individuals/organisations related to or associated with the Insurer/Takaful Operator for the purpose of processing the Participating Bancassurance/Bancatakaful Product(s) and GTT/GTL application and providing subsequent service for the contract/certificate, and to communicate with the Eligible Customer(s) for such purpose; confirms that they have read and understood the Insurer's/Takaful Operator's Privacy Notice/ statement at <https://www.sunlifemalaysia.com/SunLife/media/SunLifeMedia/PDF/PrivacyNotice.pdf> and agree to provide the consent for their personal data to be used for the purposes stated therein.

## TERMS AND CONDITIONS

22. The Eligible Customer(s) agree that by participating in the Campaign, they:
  - i. have read and understand these Terms and Conditions;
  - ii. have accessed, read and confirm their agreement to these Terms and Conditions;
  - iii. confirm that the key contract terms affecting their obligations have been adequately explained to them;
  - iv. consent to CIMB and/or Sun Life Malaysia processing and disclosing 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](http://www.cimb.com.my) and/or Sun Life Malaysia's Privacy Notice at [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com);

- v. 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; and
  - vi. 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.
23. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the complimentary GTT/GTL coverage will be forfeited if, during the Campaign Period and/or before the delivery of the complimentary GTT/GTL cover:
- i. the Eligible Customer(s) are in breach of the terms and conditions governing the signed up Participating Product(s);
  - ii. the signed up Participating Product(s) 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 Product(s) is invalid or cancelled by the Eligible Customer(s) or CIMB and/or Sun Life Malaysia.
24. 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.
25. Sun Life Malaysia shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving seven (7) calendar days' prior notice to the Eligible Customer(s) via:
- i. announcement at Sun Life Malaysia's website; and/or
  - ii. by any other means of notification which Sun Life Malaysia may select.
- For avoidance of doubt, Sun Life Malaysia shall not be liable to the Eligible Customer(s) for any losses, damages, costs or expenses as may suffered or incurred by the Eligible Customer(s) as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.
26. 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 the Campaign; and/or

- ii. any non-receipt or delayed receipt by the Eligible Customer(s) of the Short Message Service (“SMS”),

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

- 27. Sun Life Malaysia shall have right to vary, add, delete or amend any of these Terms and Conditions (“**Amendment**”) by giving twenty-one (21) calendar days’ prior notice to Eligible Customer(s) via:
  - i. announcement at Sun Life Malaysia’s website; and/or
  - ii. by any other means of notification which Sun Life Malaysia may select.
- 28. The Amendment shall be considered as binding on the Eligible Customer(s) from the date as specified by Sun Life Malaysia in the notification.
- 29. 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.
- 30. The Eligible Customer(s) agree to access Sun Life Malaysia’s website at regular intervals to view the terms and conditions of the Campaign and to ensure that they are kept up-to date with any variation to these Terms and Conditions.
- 31. 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.
- 32. The Eligible Customer(s) shall fully indemnify and keep Sun Life Malaysia indemnified against any fee, cost, charge, expense, loss, damage or liability which Sun Life Malaysia may incur as a result of the Eligible Customer(s):
  - i. participation in the Campaign; and/or
  - ii. receipt, redemption or use of the Complimentary GTT/GTL Coverage; and/or
  - iii. breach or failure to comply with these Terms and Conditions.
- 33. These Terms and Conditions:
  - i. shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
  - ii. are to be read together with the prevailing terms and conditions of Participating Bancassurance/Bancatakaful Product(s) and/or service relating to the Campaign which shall apply in addition to these Terms and Conditions.
- 34. 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.



35. If Sun Life Malaysia does not exercise a right that it has in these Terms and Conditions, this does not stop Sun Life Malaysia from exercising that right or any other rights Sun Life Malaysia has in the future.
36. The Eligible Customer(s) shall be solely responsible for the following as a result of receipt of the complimentary GTT/GTL coverage:
- i. any tax filing obligation or any tax payment due to any authority; and
  - ii. seeking independent advice on the possible implications on his/her own financial situation.
37. 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.
38. By participating in the Campaign, the Eligible Customer authorizes Sun Life Malaysia to publish and/or display materials and/or information, including but not limited to the name, photos and city of residence of the Eligible Customer without compensation for advertising and publicity purposes in the manner it deems appropriate ("**Publication Rights**").