

TERMS & CONDITIONS FOR 'EVENT BASED LISTENING REWARD CAMPAIGN'

The "Event Based Listening Reward 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 **1 May 2025** until **31 December 2026**, both dates inclusive ("**Campaign Period**").

2. Eligibility

- a) This Campaign is subject to the terms and conditions contained herein ("**T&Cs**") and is open to all Sun Life's policy and certificate holders ("**Eligible Client(s)**") who fulfil the following criteria: -
 - i) Insurance policy/takaful certificate ("**Policy/Certificate**") are still in-force;
 - ii) Age at least 18 years old and above; and
 - iii) Malaysian citizens or permanent residents of Malaysia.
- b) Permanent and contract employees of Sun Life who fulfil the above criteria are permitted to participate in this Campaign.

3. Campaign Mechanics

- a) Eligible Client(s) must complete the following:
 - i) Access the microsite using the URL provided in the Event Based Listening (EBL) email, WhatsApp, Short Message Services ("**SMS**") and/or client care card engagement.
 - ii) Complete the EBL survey available at the microsite and submit the EBL survey responses through the Qualtrics platform.
 - iii) Eligible Client(s) who successfully submit a response to the EBL survey is eligible to receive a Prize.
 - iv) Any entries received after the Campaign Period will not be eligible for the Prize.

4. Prize

- a) Eligible Client(s) who successfully submit a response to the EBL survey will receive a cash e-voucher worth up to RM10 from Grab ("**Prize**").
- b) The Prize will be sent to the Eligible Client's registered email address with Sun Life within thirty (30) working days upon Sun Life receiving a successful EBL survey response from the Eligible Client(s). If there is any change to the Prize delivery method, Sun Life shall then inform the Eligible Client(s) through their registered mobile phone or mailing address with Sun Life.
- c) Any incomplete or unsuccessful submission will be disqualified from this Campaign.

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- d) Eligible Client(s) are to redeem the Prize within seven (7) calendar days from the date stated in the email sent by Sun Life upon successful submission of the EBL survey. ("**Redeem Period**").
- e) If the Prize is not redeemed after the Redeem Period ends, Sun Life has the right to forfeit and select another Eligible Client(s) for the Prize.
- f) 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 Client(s) fails to redeem, collect or utilize the Prize for any reason whatsoever.
- g) The Prize is not transferable, refundable or exchangeable for cash or credit of any kind. The Eligible Client(s) is only entitled to receive one (1) Prize during the Campaign Period.
- h) For the avoidance of any doubt, Sun Life shall not be liable for any telco charges, roaming or phone charges that may be incurred by the Eligible Client(s) and all such charges shall be solely borne by the Eligible Client(s).
- i) Sun Life shall have the right to forfeit the Prize if the Eligible Client(s)' contact details maintained in Sun Life's records are invalid and/or not updated.
- j) 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.
- k) Any enquiries and complaints on the Prize must be referred to the relevant vendor issuing the Prize through its customer service center or 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. The use and access of the Prize are subject to the terms and conditions of the relevant vendor, manufacturer or supplier of the Prize.
- l) Sun Life shall not be held liable or responsible for any lost or damages in respect of the Prize once it is delivered to, redeemed or collected by the Eligible Client(s).
- m) 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.

5. General Terms and Conditions

- a) By participating in this Campaign, Eligible Client(s) are deemed to have read, understood and agreed to be bound by the T&Cs stated herein. Sun Life reserves the right to disqualify any Eligible Client if it has reasonable grounds to believe that the Eligible Client has breached any of these T&C's or if any Eligible Client has provided inaccurate information whilst participating in this Campaign.

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- b) All decisions made by Sun Life on every aspect of this 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 Client(s) 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 Client(s) 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 T&Cs herein without any prior notice. Notwithstanding this, any notification to Eligible Client(s) may be posted at Sun Life's website or by any other means of notification which Sun Life may select and Eligible Client(s) 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 such Amendment.
- f) By participating in this Campaign, Eligible Client(s) consent to Sun Life using their name, picture, voice and/or video recordings and entries submitted ("**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 Client(s) 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, costs, rights, claims, actions, damages or expenses (including special, indirect and consequential damages) arising from or incurred as a result of the Eligible Client(s)' participation in this Campaign, acceptance of any Prize, and/or the use of the Eligible Client(s)' entry and/or likeness in connection with this Campaign or violation of these T&Cs. Eligible Client(s) 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 only for the purposes of this Campaign. Sun Life is committed to

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the protection of the Eligible Client(s)' rights to privacy and data security under the Personal Data Protection Act 2010 and relevant regulations thereof and Sun Life shall at all times ensure that the Eligible Client(s)' Personal Data shall be processed diligently in compliance with existing laws and in accordance to 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 Client(s) 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 the Campaign Period must be immediately notified by Eligible Client(s) to Sun Life. Sun Life shall not be responsible to Eligible Client(s) for any loss, including loss of opportunity if Eligible Client(s) fails to provide 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 internet connection, network down or webpage malfunction which resulted, whether directly or indirectly, in Eligible Client(s) being unable to participate in this Campaign. Any proof of entries to show Eligible Client(s)' participation in this Campaign under this clause will not be entertained.
- l) In the event of any complaints or to update contact details related to this Campaign, Eligible Client(s) 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

- m) These T&Cs 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.
- n) The invalidity or unenforceability for any reason of any part of these T&Cs shall not prejudice or affect the validity or enforceability of the remaining parts and each part of these T&Cs is always distinct and severable from the rest of the T&Cs.