

# Complimentary Coverage Campaign

## Terms and Conditions

The Complimentary Coverage Campaign (“**Campaign**”) is jointly organised 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 8<sup>th</sup> June 2026 until 26<sup>th</sup> July 2026, both dates inclusive (“**Campaign Period**”). Any entries received after the Campaign Period will be rejected and deemed invalid.

### 2. Eligibility Requirements

This Campaign is open to the first 500 selected Versa app users who fulfil the following criteria (“**Eligible Participants**”): -

- (i) Malaysian citizens aged between 18 and 50 years old with a valid Malaysian NRIC, Employees of Sun Life may participate provided they meet the eligibility requirements and are not involved in the organisation or administration of this Campaign;
- (ii) acknowledge and accept the Campaign’s Terms and Conditions, and;

answer a simple question and submit your details to apply for the Complimentary Coverage.

### 3. Complimentary Coverage

The Campaign offers a complimentary Group Term Takaful product (“**GTT**”) coverage of RM5,000 for death and an additional RM5,000 for Accidental Death Benefit (“**ADB**”) (collectively referred to as the “**Complimentary Coverage**”) to Eligible Participants who have fulfilled the Campaign Eligibility Requirements above during the Campaign Period. Each Eligible Participant is entitled to only ONE (1) Complimentary Coverage.

- a) GTT is a yearly renewable term family takaful plan designed to provide group protection in the event of death due to natural or all causes, subject to exclusions listed in the Master Contract<link to be updated>.
- b) The GTT coverage start date will be determined based on the Eligible Participants’ application date, in accordance with the enrolment period schedule set out below:

Application date	Coverage start date
By 14 June 2026	15 June 2026
By 30 June 2026	1 July 2026
By 14 July 2026	15 July 2026
By 26 July 2026	1 August 2026

If the death of an Eligible Participant occurs after the application date but before the GTT coverage start date, no benefit will be payable.

Coverage does not commence immediately upon submission of the application. No benefit shall be payable for any event occurring prior to the Coverage start date as stated in the table above.

A notification confirming the acceptance of coverage and the Coverage start date will be delivered within three (3) working days from the Coverage start date to the Eligible Participant's registered mobile phone number or email address.

Any incomplete registration or submission of incomplete or invalid entries will result in disqualification from the Campaign.

Sun Life reserves the right to substitute the Complimentary Coverage with another item of equal or greater value if deemed necessary. Notwithstanding this, Sun Life shall be under no obligation to substitute the Complimentary Coverage with any alternative benefit, cash equivalent or other form of compensation in the event the Eligible Participant fails, for any reason whatsoever, to redeem, activate, collect, utilise, or otherwise take up the Complimentary Coverage within the stipulated period. The Complimentary Coverage shall be deemed forfeited in such circumstances, and Sun Life shall have no further liability to the Eligible Participant.

- c) The Complimentary Coverage is not transferable, refundable, or exchangeable for cash, credit, or any other form of compensation.

For the avoidance of doubt, Sun Life shall not be liable for any telecommunications, roaming, data, or mobile phone charges incurred by the Eligible Participant in connection with the Campaign. All such charges shall be solely borne by the Eligible Participant.

#### **4. General Terms and Conditions**

4.1 The Eligible Participant agrees that by participating in the Campaign, they:

- (a) have read, understand and confirm their agreement to the Terms and Conditions of this Campaign;
- (b) consent to Sun Life processing and disclosing their personal data as well as any personal data in accordance with Sun Life's Privacy Notice at [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com) ("**Privacy Notice**");
- (c) agree that all decisions reasonably made by Sun Life in relation to every aspect of this Campaign shall be final, binding and conclusive; and
- (d) agree that Sun Life shall not be liable or held responsible to Eligible Participants if Sun Life 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's control; or
  - v. any other factor which is beyond Sun Life's reasonable control.

- 4.2. (i) For the exact terms, conditions and exclusions on the GTT, Eligible Participants should refer to the certificate of takaful which can be viewed and/or downloaded from Sun Life's website at sunlifemalaysia.com ("**Website**").
- (ii) Eligible Participants are required to sign all relevant standard documents and comply with all terms and conditions in respect of the GTT application, which is separate from the Terms and Conditions of this Campaign.
- (iii) Eligible Participants will be disqualified from participating in the Campaign and/or the Campaign benefits will be forfeited if, at any time during or before the Campaign Period:
- (a) the Eligible Participant breaches any of the terms and conditions governing the GTT;
  - (b) the GTT 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 GTT becomes delinquent, invalid, or is cancelled by the Eligible Participant and/or Sun Life.
- 4.3. Sun Life reserves the right to amend, suspend, or cancel the Campaign, or to vary the duration, commencement date, and/or expiry date of the Campaign Period, at its sole discretion and without prior notice. Notwithstanding this, any notification to Eligible Participants on this will be announced via:
- i. announcement at Sun Life's Website; and/or
  - ii. by any other means of notification which Sun Life may select.
- 4.4. For avoidance of doubt, Sun Life shall not be liable to the Eligible Participants for any losses, damages, costs or expenses as may suffered or incurred by the Eligible Participants as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.
- 4.5. Sun Life shall not be liable to any Eligible Participant 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 Participant's participation or non-participation in the Campaign, and any non-receipt or delayed receipt by the Eligible Participant of the Short Message Service ("**SMS**") and/or email unless such loss or damage is caused directly by Sun Life Malaysia's gross negligence or wilful default.
- 4.6. Sun Life shall have right to vary, add, delete or amend any of these Terms and Conditions ("**Amendment**") without any prior notice. Notwithstanding this, any notification to Eligible Participant on any Amendment will be announced via:
- (a) announcement at Sun Life's Website; and/or
  - (b) by any other means of notification which Sun Life may select.
- 4.7. The Amendment shall be considered as binding and effective immediately from the date as specified by Sun Life in its notification.

- 4.8. Sun Life will not be liable to the Eligible Participants for any losses, costs or damages suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.
- 4.9. 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 will inform/give notice to the Eligible Participant about these changes as soon as possible.
- 4.10. Eligible Participants agree to access Sun Life'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.
- 4.11. 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 GTT and/or services relating to the Campaign which shall apply in addition to these Terms and Conditions.
- 4.12. 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 is subject to.
- 4.13. Sun Life's website may contain links to other websites ("**Third Party Links**"). Sun Life has no control over, and do not monitor or review the contents of the Third Party Links. If the Eligible Participants do click on the Third Party Links, the Eligible Participants understands that they are accessing the Third Party Links at their own risk and Sun Life is not responsible for any losses the Eligible Participants may incur.
- 4.14. By participating in this Campaign, Eligible Participants' authorizes Sun Life to publish and/or display materials and/or information, including but not limited to the name, photos and city of residence of the Eligible Participants' without compensation for advertising and publicity purposes in the manner it deems appropriate ("**Publication Rights**").
- 4.15. The Campaign cannot be exchanged or sold for cash and is non-transferable to any other person.
- 4.16. In the event of any complaints related to this Campaign, Eligible Participants may contact the Sun Life via email to [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com).
- 4.17. Sun Life will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the GTT or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by Sun Life's gross negligence or willful default.