

Sun Life Malaysia Satu Kebaikan Seribu Makna Contest

Terms and Conditions

Sun Life Malaysia Satu Kebaikan Seribu Makna Contest (“**Contest**”) 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 the “**Organiser**”).

Contest Period:

This Contest shall run from 11 September 2026, 12.00 a.m. to 10 October 2026, 11:59 p.m. (Malaysian time), both dates inclusive (“**Contest Period**”) on the Organiser’s Corporate Website’s Satu Kebaikan Seribu Makna Contest webpage (<https://www.sunlifemalaysia.com/campaigns/satu-kebaikan-seribu-makna-campaign/>).

Eligibility:

This Contest is open to individuals aged 18 years and above at the time of participation who are Malaysian citizens or permanent residents residing in Malaysia (“**Participant(s)**”).

Contest Submission

Sun Life Malaysia Corporate Website:

1. To participate in this Contest, the Participant(s) must submit an entry via the Contest Submission form available on Sun Life Malaysia corporate website.
2. In order for an entry to be valid, Participant(s) must complete all of the following steps within the Contest Submission Form:
 - a. Step 1: Watch the Satu Kebaikan Seribu Makna video and capture a screenshot of each of the five (5) Takaful values featured in the video.
 - b. Step 2: Upload all five (5) screenshots through the Contest Submission Form. Each screenshot must be uploaded as a separate attachment; and
 - c. Step 3: Correctly answer the following question: “What is the slogan shared by Alif at the end of the video?”.
3. Entries that do not complete all of the above requirements within the Contest Submission Form may be deemed incomplete and may be disqualified from the Contest.
4. Only Participant(s) who submit valid entries shall be eligible for prize draw. A total of three (3) winners will be selected from all valid entries received through a random draw conducted by the Organiser.

Mechanics of the Contest and Prizes:

1. Entries submitted within the Contest Period that satisfy all requirements under the Contest Submission section shall be considered valid entries.
2. Each Participant(s) is entitled to submit only one (1) entry to this Contest. The Organiser reserves the right to disqualify any Participant(s) who submits multiple entries under different names, email addresses, social media accounts or identities.
3. A total of three (3) winners will be selected, and each winner will receive a Touch 'n Go eWallet credit worth RM500.00 ("Prize").
4. The Organiser's decision in relation to the validity of entries, shortlist of Participant(s) and selection of winners shall be final and binding. The Organiser shall not be obliged to entertain any correspondence and/or appeal from disqualified Participant(s).
5. The Organiser will announce the winners of the Contest on 20 October 2026 ("**Announcement Date**") via a Contest winner announcement post on the Organiser's Instagram account (@sunlifemalaysia_my).
6. Winners are required to send a private message / direct message ("**Notification**") to the Organiser via the Organiser's Instagram account (@sunlifemalaysia_my) within five (5) days from the Announcement Date to provide the following details:
 - a. Full Name;
 - b. Mobile Number;
 - c. Email Address.
7. The Prize, in the form of a digital code, will be emailed to the winners directly.
8. The Organiser may request additional information or documentation from the winners for verification purposes, including proof of age and nationality. The Organiser reserves the right to verify the eligibility of any Participant(s) and to disqualify any Participant(s) who is found to have breached these Terms and Conditions or provided false, misleading or incomplete information.
9. The Prize will be emailed to the winners within two (2) weeks from the date the required information is provided to the Organiser by the winners, following the initial Notification.
10. The Organiser reserves the right to substitute the Prize with another prize of similar value at any time, without prior notice to the winners, subject to applicable laws or regulations.
11. Winners who fail to contact the Organiser and provide the required information within five (5) days from the Announcement Date shall be disqualified and their Prize will be forfeited. The Organiser reserves the right to select a replacement winner from the remaining eligible entries at its sole discretion.
12. The Prize is not exchangeable, not transferable and not redeemable for cash, and will not be replaced if stolen, lost or damaged, except where required by applicable law.

13. All transportation, accommodation, personal costs and/or any other costs, fees and/or related expenses incurred in connection with participation in the Contest as well as the redemption, receipt, collection and/or usage of the Prize shall be the sole responsibility of the winner.
14. The Organiser shall not be responsible for any failure, delay, non-receipt, misdirection or inability to receive the Prize resulting from incorrect, incomplete or outdated information provided by the winners, including but not limited to their email address, contact details or other required information. No replacement or exchange of the Prize will be provided, unless otherwise determined by the Organiser in its sole discretion.
15. The Organiser shall not be liable for any inability of a winner to redeem or utilise the Prize due to technical issues, system incompatibility, service interruptions, account restrictions, malfunction, or any other circumstances beyond the Organiser's reasonable control, including issues relating to the Touch 'n Go eWallet platform. Winners are responsible for ensuring that they meet all requirements necessary to redeem and use the Prize. Any issues relating to the redemption or use of the Prize after delivery may be subject to the terms and conditions of the relevant service provider.
16. Multiple, duplicate, incomplete, illegible, fraudulent or otherwise invalid entries may be disqualified at the Organiser's sole discretion.

General Terms & Conditions:

1. The Participant(s) agrees that by participating in this Contest, they:
 - (a) have read, understand and confirm their agreement to the Terms and Conditions of this Contest;
 - (b) consent to the collection, use, disclosure and cross border processing of personal data in accordance with the Organiser's Privacy Notice at www.sunlifemalaysia.com ("**Privacy Notice**") and applicable data protection laws and confirms that they have read and understood the Organiser's Privacy Notice. The Participant(s) shall have the right to access and request correction of, or withdrawal of consent for the processing of their personal data held by the Organiser in accordance with applicable laws and the Organiser's Privacy Notice.
 - (c) agree that all decisions reasonably made by the Organiser in relation to every aspect of this Contest shall be final and binding, unless otherwise required under applicable laws or regulations;
 - (d) warrant and represent that any content, screenshots, answers, information, materials or submissions provided as part of the Contest Entry do not infringe

any intellectual property rights, privacy rights, or other rights of any third party;
and

(e) agree that the Organiser shall not be liable or held responsible to Participant(s) if the Organiser 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 the Organiser's control; or
- v. any other factor which is beyond the Organiser's reasonable control.

2. Any information or personal data ("**Personal Data**") provided by the Participant(s) to the Organiser in connection with this Contest shall be kept confidential and shall only be used for purposes related to this Contest. The Organiser shall take all reasonable precautions to preserve the integrity and prevent any corruption or loss, damage or destruction of the Participant(s)' Personal Data and shall at all times comply with the requirements of the Personal Data Protection Act 2010 and applicable data protection laws and relevant regulations thereof. Personal Data will be retained only for as long as necessary to fulfil the purposes of this Contest and in accordance with applicable legal and regulatory requirements.
3. The Organiser shall not be responsible for incomplete, corrupted, delayed, misdirected or unsuccessful submissions resulting from technical, network or system failures.
4. The Organiser shall not be liable for any indirect, incidental, consequential, exemplary, punitive or special damages, or any loss of income, profits or goodwill, arising from or in connection with the Contest. The foregoing exclusion shall apply notwithstanding any allegation of negligence, gross negligence or misconduct. Nothing in these Terms excludes the Organiser's liability for direct losses arising from its fraud, wilful misconduct or gross negligence to the extent permitted by law..
5. The Organiser reserves the right, at its sole discretion and subject to applicable laws or regulations, to amend, vary, add, or delete any of these Terms and Conditions, suspend or cancel the Contest, or revise the Contest Period (including its duration, commencement date, and/or expiry date) (collectively, the "**Amendments**"), without prior notice. Any such Amendments shall be binding and take effect immediately or from such date as may be specified by the Organiser in its notification. Notifications of any Amendments may be published via:
 - (i) the Organiser's corporate Instagram account (@sunlifemalaysia_my); and/or
 - (ii) any other means of communication as determined by the Organiser.

6. Any such Amendments shall be considered as binding and effective immediately from the date as specified by the Organiser in its notification.
7. 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 the Organiser will notify the Participant(s) of such changes as soon as reasonably practicable.
8. The Participant(s) agrees to access the Organiser’s website at regular intervals to view the Terms and Conditions of this Contest and to ensure that they are kept up-to-date with any Amendments to these Terms and Conditions (if any).
9. These Terms and Conditions shall prevail over any provisions or representations contained in any other materials advertising the Contest.
10. 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 the Organiser is subject to.
11. The Organiser’s website may contain links to other websites (“**Third Party Links**”). The Organiser has no control over, and does not monitor or review the contents of the Third Party Links. If the Participant(s) does click on the Third Party Links, the Participant(s) understands that they are accessing the Third Party Links at their own risk and the Organiser is not responsible for any losses the Participant(s) may thereby incur.
12. By participating in this Contest, the Participant(s) consent to the publication or display materials or information including but not limited to their name and city of residence, and photographs (where applicable and with prior explicit consent obtained), for advertising and publicity purposes in connection with this Contest, in accordance with existing laws and the Organiser’s Privacy Notice (“**Publication Rights**”).
13. Participant(s) who have provided consent under Clause 14 above and subsequently wish to withdraw such consent may opt out by contacting the Organiser via email at wecare@sunlifemalaysia.com.
14. In the event of any complaints related to this Contest, the Participant(s) may contact the Organiser via email at wecare@sunlifemalaysia.com.
15. This Contest is in no way sponsored, endorsed, or administered by, or associated with Instagram.