

TERMS AND CONDITIONS

Sun Life Malaysia Takaful Berhad – Client Appreciation Event Exclusive Campaign

1. Campaign Overview

This **Sun Life Malaysia Client Appreciation Event Exclusive Campaign** (“**Campaign**”) is organised by Sun Life Malaysia Takaful Berhad (“**SLMT**”) [Registration No.: 200501012215 (689263-M)].

2. Campaign Period

2.1 This Campaign shall run from **3 June 2026 to 30 June 2026**, both dates inclusive (“**Campaign Period**”), subject to stock availability or upon reaching the maximum allocation of the Gifts as may be determined by SLMT, of which notification will be made in accordance with Clause 7.4, whichever is earlier.

2.2 SLMT reserves the right to allocate the Gifts on a first-come-first-served basis, subject always to fulfilment of the Eligibility and Qualifying Criteria set out in these Terms and Conditions.

3. Eligibility

To be eligible to participate in this Campaign, the following criteria must be met:

- a) Individuals residing in Malaysia, including Malaysian citizens, permanent residents or non-Malaysian citizens, who are aged 18 years and above (hereinafter referred to as “**Eligible Customer(s)**”); and
- b) Individuals who attended the Sun Life Malaysia Client Appreciation Event held on 3 June 2026.

4. Participating Product

4.1 The participating bancatakaful product for this Campaign is Sun Apex-i, managed by SLMT (“**Participating Product**”).

4.2 The Eligible Customer(s) must be the contract holder of the Participating Product.

5. Campaign Mechanics

5.1 Eligible Customer(s) who successfully participate and have the Participating Product contract issued during the Campaign Period through CIMB’s licensed sales staff located at CIMB’s branches/centres in Malaysia shall be entitled to receive the Gift as set out in

Clause 5.2 (“**Gift**”) subject to the qualifying criteria stipulated under Clauses 5.2 and 5.3 (“**Qualifying Criteria**”).

5.2. Subject to the terms and conditions herein, Eligible Customer(s) who fulfil the Qualifying Criteria will be entitled to receive the Gift, in the manner as set out in Table A below:

Table A

Participating Product	Qualifying Criteria	Gift
Sun Apex-i	<ol style="list-style-type: none"> 1. Minimum FYAC¹ of RM50,000 per contract 2. Annual payment frequency 	1 x PathGene Comprehensive DNA Test Gift

¹ First Year Annualised Contribution will be referred to as "**FYAC**".

5.3 To be entitled to receive the Gift as set out in Table A, the following conditions must be fulfilled by the Eligible Customer(s):

- a) The application for the Participating Product must be signed and submitted within the Campaign Period, and the Participating Product contract must be issued by SLMT no later than 30 July 2026; and
- b) The Participating Product(s) must comply with the timelines set out in Table B below:

Table B

Application Signing and Submission Period	Contract Issuance Period	Contract Must Remain In Force As At (Eligibility Cut-Off Date)
3 June 2026 to 30 June 2026	3 June 2026 to 30 July 2026	30 August 2026

- c) The Eligible Customer(s) must be the contract holder of the Participating Product(s).
- d) Where the Participating Product has a top-up option, any regular or single top-up contributions shall not be recognised as part of the plan’s FYAC. Accumulation of First Year Annual Contribution (FYAC) is NOT applicable for the Campaign. The

Eligible Customer(s), being the contract holder, shall only be entitled to one (1) Gift per person covered, regardless of the number of contracts issued during the Campaign Period. In the event the contract holder withdraws or cancels the Participating Product during the application, processing stage or any other stage on or before the expiry of the Free Look Period (as defined below), or where the application for the Participating Product is unsuccessful due to underwriting considerations, the Eligible Customer(s) shall not be entitled to receive the Gift.

- e) The “**Free Look Period**” refers to a period of fifteen (15) calendar days from the date the Participating Product is delivered to the Contract holder. During this period, the Contract holder may review the suitability of the Participating Product.
- f) If the Contract holder cancels the Participating Product contract within the Free Look Period, the Contract holder shall be entitled to a refund of the contribution paid, less any medical expenses incurred (if any), in accordance with the terms and conditions of the Participating Product.

5.4 The Eligible Customer(s) are required to sign all relevant standard documents and comply with all terms and conditions in respect of the Participating Product application, which are separate from these Terms and Conditions.

5.5 This Campaign is conducted in accordance with Shariah principles and overseen by the Shariah Committee of Sun Life Malaysia Takaful Berhad.

6. Entitlement Fulfilment

6.1 Fulfilment of the Gift will be arranged by SLMT through Pathomics Health (the “**Vendor**”) by **31 October 2026**.

6.2 Eligibility for the Gift shall be determined based on the Participating Product remaining in force as at 30 August 2026, as specified in Table B, and continuing to remain in force up to and including the date of fulfilment of the Gift. Only Eligible Customer(s) who satisfy this requirement shall be entitled to the Gift. For avoidance of doubt, any termination, cancellation, lapse, or invalidation of the Participating Product prior to the fulfilment of the Gift may result in disqualification and forfeiture of the Gift.

6.3 SLMT will notify Eligible Customer(s) of their entitlement to the Gift via phone call and/or instant messaging (including WhatsApp or similar platforms) using the contact details maintained in Sun Life Malaysia’s records.

6.4 SLMT will provide Eligible Customer(s) with the redemption details via instant messaging (including WhatsApp or similar platforms) and/or email. The redemption details

will include instructions for registration and a unique one-time-use redemption code, and shall be subject to the Vendor's terms and conditions, including its validity period and redemption requirements.

6.5 The redemption code is valid for one-time use only, is non-transferable, and must be used within the validity period specified in the redemption details, failing which the entitlement to the Gift shall be deemed forfeited and no extension, replacement, or compensation will be provided.

6.6 The Eligible Customer(s) acknowledge that the PathGene Comprehensive DNA Test Gift is provided and administered independently by the Vendor. Eligible Customer(s) will register and deal directly with the Vendor, and Sun Life Malaysia does not collect, receive, or process any personal data in connection with the PathGene Comprehensive DNA Test Gift. Any personal data provided by the Eligible Customer(s) to the Vendor shall be subject to the Vendor's own privacy terms and policies, and Eligible Customer(s) are advised to review such terms before proceeding. Sun Life Malaysia shall not be responsible for the Vendor's collection, use, or processing of such personal data.

6.7 Eligible Customer(s) are solely responsible for ensuring that their phone number, email address, and mailing/correspondence address ("**Contact Details**") maintained with SLMT are current and up to date.

6.8 SLMT reserves the right to forfeit the Gift if the Eligible Customer(s)' Contact Details maintained in SLMT's records are invalid, inaccurate, or not up to date.

6.9 The following terms and conditions shall apply to the Gift:

(a) Images of the Gift shown in any marketing and/or advertisement materials are for illustration purposes only, and the colour and/or design may vary from the actual Gift received. SLMT reserves the right to substitute the Gift with item(s) of similar value, and will notify the Eligible Customer(s) in the event of such substitution.

(b) To the extent permitted by law, SLMT disclaims any representations, warranties or endorsements, whether implied or express, written or oral, in relation to the Gift.

(c) The Gift is provided by the Vendor under such terms and conditions as determined by the Vendor. Accordingly, to the extent permitted by law, SLMT shall not be liable for any loss or damage (including but not limited to loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) arising out of or in connection with the Gift, except where such loss or damage arises from the gross negligence, fraud, or misconduct of SLMT.

(d) All risks, losses or damages associated with the redemption or use of the Gift shall be borne by the Eligible Customer(s).

(e) The use and access of the Gift are subject to the terms and conditions of the Vendor, manufacturer or supplier. Eligible Customer(s) shall refer to the Vendor, manufacturer or supplier of the Gift for any complaints relating to the Gift.

6.10 The Eligible Customer(s) acknowledge and accept that the Gift has not been certified by SLMT, accordingly, the inclusion of the Gift shall not be construed as an endorsement or recommendation by SLMT.

6.11 Eligible Customer(s) shall be solely responsible for the following arising from the receipt of the Gift:

- a) any tax filing obligations and/or any tax payments due to any relevant authority; and
- b) seeking independent advice on the possible implications on their own financial situation.

6.12 Notification of the Gift by SLMT will be based on the Eligible Customer(s)' email address and/or telephone number maintained with SLMT, which must be based in Malaysia.

6.13 The Eligible Customer(s) with telephone numbers that are based outside Malaysia must provide a telephone number that is based in Malaysia.

6.14 SLMT shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss arising therefrom) suffered, or for any failure to notify in relation to the Gift, where the Eligible Customer(s)' telephone number and/ or email address maintained in SLMT's records is not current, accurate or valid.

7. General Terms and Conditions

7.1 The Eligible Client agrees 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 SLMT processing and disclosing their personal data as well as any personal data for purposes in connection with this Campaign in accordance with SLMT's Privacy Notice at www.sunlifemalaysia.com ("**Privacy Notice**") and acknowledge that they have read and understood the Privacy Notice;

- (c) agree that all decisions reasonably made by SLMT in relation to every aspect of this Campaign shall be final, unless otherwise determined to be unreasonable or in error; and
- (d) agree that SLMT shall not be liable or held responsible to Eligible Customer(s) if SLMT 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 reasonable control of SLMT; or
 - v. any other event or circumstance beyond the reasonable control of SLMT.

7.2. Any Eligible Customer(s)' information or personal data ("**Personal Data**") provided by the Eligible Customer(s) to SLMT in connection with this Campaign shall be kept confidential and shall only be used for purposes related to this Campaign, including but not limited to campaign administration, eligibility verification, fulfilment of gifts, and customer notification, including electronic communication such as email, phone calls, or messaging platforms (e.g. WhatsApp) for campaign-related notifications. SLMT shall take all reasonable precautions to preserve the integrity and prevent any corruption or loss, damage or destruction of Eligible Customer(s)' Personal Data and shall at all times comply with the requirements of the Personal Data Protection Act 2010 and relevant regulations thereof. SLMT shall at all times ensure that the Eligible Customer(s)' Personal Data shall be processed diligently in compliance with existing laws and in accordance with SLMT's Privacy Notice. Personal Data will be retained only for as long as necessary to fulfil the purposes of this Campaign and in accordance with applicable legal and regulatory requirements.

7.3. (i) For the exact terms, conditions and exclusions of the Participating Product, Eligible Customer(s) should refer to the contract documentation issued by SLMT and/or the product information available on SLMT's website at sunlifemalaysia.com. ("**Website**").

(ii) Eligible Customer(s) are required to sign all relevant standard documents and comply with all terms and conditions in respect of the Participating Product application, which is separate from the Terms and Conditions of this Campaign.

(iii) Eligible Customer(s) 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 Client breaches any of the terms and conditions governing the Participating Product;
- (b) the Participating Product 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 Participating Product becomes delinquent, invalid, or is cancelled by the Eligible Customer(s) and/or SLMT.

7.4. SLMT 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 Customer(s) on this will be announced via:

- i. announcement at SLMT's Website; and/or
- ii. by any other means of notification which SLMT may select.

7.5. For avoidance of doubt, SLMT shall not be liable to the Eligible Customer(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Customer(s) as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign, except where such loss or damage arises from SLMT's gross negligence, fraud, or misconduct.

7.6. SLMT shall not be liable to any Eligible Customer(s) 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 Customer(s)' participation or non-participation in the Campaign, unless such loss or damage is caused directly by SLMT's gross negligence, fraud or misconduct.

7.7. SLMT 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 Customer(s) on any Amendment will be announced via:

- (a) announcement at SLMT's Website; and/or
- (b) by any other means of notification which SLMT may select.

7.8. The Amendment shall be considered as binding and effective immediately from the date as specified by SLMT in its notification.

7.9. SLMT 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.

7.10. If any changes are required by law or by any rules, regulations, directives, notices or guidelines (“**Regulations**”), such changes shall take effect in accordance with the applicable laws or Regulations of Malaysia, and SLMT will notify the Eligible Customer(s) of such changes as soon as reasonably practicable.

7.11. Eligible Customer(s) agree to access SLMT’s website at regular intervals to view the Terms and Conditions of this Campaign to ensure that they are kept up-to date with any variation to these Terms and Conditions (if any).

7.12. 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 the Campaign which shall apply in addition to these Terms and Conditions.

7.13. 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 SLMT is subject to.

7.14. SLMT’s Website may contain links to other websites (“**Third Party Links**”). SLMT has no control over, and does 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) understands that they are accessing the Third Party Links at their own risk and SLMT is not responsible for any losses the Eligible Customer(s) may incur.

7.15. By participating in this Campaign, Eligible Customer(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 consent obtained) for advertising and publicity purposes in connection with this Campaign, in accordance with existing laws and SLMT’s Privacy Notice (“**Publication Rights**”).

7.16. Eligible Customer(s) who do not wish for their name, photos, or other information to be used for advertising or publicity purposes under Clause 7.15 may opt out by contacting SLMT via email at wecare@sunlifemalaysia.com.

7.17. The Campaign cannot be exchanged or sold for cash and is non-transferable to any other person.

7.18. In the event of any complaints related to this Campaign, Eligible Customer(s) may contact the SLMT via email to wecare@sunlifemalaysia.com.

Note: Sun Life Malaysia Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). All contract holders are eligible for protection under the Takaful & Insurance Benefits Protection System (TIPS) in the event the Takaful Operator fails and is unable to fulfil the takaful benefits.

