

International Mother's Day Instagram Contest Terms & Conditions

1. The Contest Period

- a) The Contest 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**") and is subject to the following terms and conditions.
- b) The Contest runs from **1st May 2024 to 31st May 2024**, both dates inclusive (hereinafter referred to as the "**Contest Period**"). Sun Life reserves the right to change the commencement date and expiry date of the Contest Period with a reasonable notice period.

2. Eligibility

- a) The Contest is open to Sun Life's clients who fulfil the following criteria (hereinafter referred to as "**Eligible Clients**"):-
 - (i) Whose insurance policy/takaful contract ("**Policy/Contract**") status is in-force prior and during the Contest Period;
 - (ii) Aged 18 years and above (as at the commencement of the Contest Period); and
 - (iii) Malaysian citizens and Permanent Residents with Malaysian identification card.
- b) Permanent and contract employees of Sun Life who fulfil the above criteria are also eligible to participate in the Contest (excluding employees from the Client Loyalty and Insight Department of Sun Life, and their immediate family members).

3. Contest Mechanics

- a) Participants ("**Participants**") are required to complete the following:
 - (i) Like the contest post and follow Sun Life's official Instagram account @sunlifemalaysia_my.
 - (ii) Share your most heart-warming moments with your mother in the comments section and hashtag #SLMHappyMothersDay.

(hereinafter referred to as "**Entrance Post**").

- b) Any entries after the Contest Period shall not be entertained.

4. Judging Criteria

- a) Top five (5) Entrance Post will be selected by Sun Life as the winners based on their creative responses as to their most heart-warming moments with their mother as mentioned in the Contest Mechanics above ("**Winners**") with completed criteria.
- b) Any and all decisions made by Sun Life in relation to every aspect of the Contest shall be final and conclusive. Any subsequent correspondences, disputes, appeal, or enquiries disputing such decisions will not be entertained.

International Mother's Day Instagram Contest Terms & Conditions

5. Prizes

- a) Penan Bag ("**Prize**") will be awarded to the top five (5) Winners based on the most creative response with completed criteria. Only one (1) Prize will be awarded per Winners.
- b) Sun Life reserves the right at its absolute discretion to substitute the Prize with item(s) of equivalent value at any time without prior notice, liability or compensation to any Participant, Winner, or any other party.
- c) The Prize is not transferable, redeemable, and/or exchangeable for cash or credit at any kind.
- d) Sun Life shall have no obligation to substitute the Gift with any alternative prize, cash equivalent or other compensation in the event the Winners fail to redeem, utilise, receive, or accept the Gift for any reason whatsoever.
- e) The Prize will be delivered to the mailing address in Malaysia provided by the Winners to Sun Life within thirty (30) days after 31st May 2024.

6. Winners

- a) Winners will be notified by Sun Life via DM through IG. If a Winner does not reply within three (3) working days of being notified by the means stated above, at the absolute discretion of Sun Life, the Winner will be disqualified and another Participant that successfully meets the requirements mentioned in the Contest Mechanics above will be selected by Sun Life as a Winner. This selection process will be repeated until a Winner is successfully contacted.

7. Other Conditions

- a) By participating in the Contest, Participants are deemed to have read, understood, and agreed to be bound by the Terms and Conditions stipulated herein and will abide by all decisions made by Sun Life.
- b) By participating in the Contest, Participants agree to Sun Life storing and using the Participants' information as well as any images shared for any marketing purposes. Sun Life will not share the Participants' information with third parties unless it is specifically agreed by the Participants and the Participants can opt out at any time by emailing Sun Life at wecare@sunlifemalaysia.com directly.
- c) Sun Life may use the Participants' entries, including without limitation, photos, drawings, text, and any other content or information submitted for purposes of the Contest (collectively the "**Materials**"), and the Participants' name, and/or likeness, for advertising, publicity and promotion of any goods or services of Sun Life provided that if and only if the Materials are pertinent in executing the relevant contractual and legal obligation(s) for the purposes of the Contest. The Participants shall do all things necessary to give effect to this if requested by Sun Life.

International Mother's Day Instagram Contest Terms & Conditions

- d) Participants and/or Winners shall assume full liability in the event of any injury, damage or claim resulting from participation in the Contest and/or use and/or redemption of their Prize and/or infringement of a third-party intellectual property rights.
- e) Sun Life reserves the right to disqualify any Participant if it has reasonable grounds to believe that a Participant has breached any of the Terms and Conditions of the Contest or if any Participant has provided inaccurate information whilst participating in the Contest.
- f) Sun Life shall not be held liable or responsible for any delay and/or failure due to any internet service provider-related issues; including but not limited to any delay and/or failure of the system to capture the Participants' participation in the Contest and/or the end of the Contest Period due to, including but not limited to, an internet error or glitch, poor internet connection and web page glitch. No proof of entries to show the Participants' participation in the Contest will be entertained.
- g) Sun Life has the absolute discretion to change, delete or add to any of these Terms and Conditions and/or to terminate, suspend or cancel the Contest at any time without prior notice. For the avoidance of doubt, termination, suspension, or cancellation of the Contest shall not entitle any of the Participants and/or the Winners to claim compensation against Sun Life for any and all losses or damages suffered or incurred by the Participants and/or the Winners as a direct or indirect result of such act of termination, suspension or cancellation.
- h) The Participants acknowledge, understand and agree that any of the Participants' information or personal data ("**Personal Data**") collected or held by Sun Life may be 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 for purposes of the Contest (including but not limited to delivery of the Prize to the Winners) and providing relevant services (if and only if they are pertinent in executing the relevant contractual and legal obligation(s) for the purposes of the Contest). Sun Life shall take all reasonable precautions to preserve the integrity and prevent any corruption or loss, damage or destruction of Participants' Personal Data and shall at all times comply with the requirements of the Personal Data Protection Act 2010. Sun Life shall at all times ensure that the Participants' Personal Data is processed diligently in compliance to existing laws and in accordance with Sun Life's Privacy Notice accessible from Sun Life's website at <https://www.sunlifemalaysia.com/SunLife/media/SunLifeMedia/PDF/PrivacyNotice.pdf>.
- i) It will be the Participants' responsibility to ensure their contact details, including phone number and email address, are current and updated in the records with Sun Life. Should a Participant's contact details change during the Contest Period, the Participant must notify Sun Life directly and update their contact details accordingly. Sun Life shall not be responsible to the Participants for any loss (including loss of opportunity and consequential loss following therefrom) suffered in the event the Participants' contact details in the record is not current or correct. In the event of any complaints related to the Contest, the Eligible

International Mother's Day Instagram Contest Terms & Conditions

Clients and/or the Participants may contact Sun Life's Client Service Unit bearing the following address, telephone number and email address: -

Sun Life Malaysia Assurance Berhad
Sun Life Malaysia Takaful Berhad
Level 8, 338 Jalan Tuanku Abdul
Rahman, 50100 Kuala Lumpur.
Telephone: 1300 88 5055 (8:30AM – 5:00PM)
Email: wecare@sunlifemalaysia.com

- j) Sun Life shall not be held liable or responsible for any damage and/or missing of items of the Prize once they are delivered to and/or collected and/or accepted by the Winners.
- k) Sun Life shall not be held liable in any manner whatsoever to the Participants for any loss or damages howsoever arising in connection with the Contest (including loss of opportunity and consequential loss flowing therefrom) and damage suffered in the event the Winners cannot be reached. Furthermore, Sun Life shall not be liable for any default in respect of the Contest due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, pandemic and/or any event beyond the reasonable control of Sun Life.
- l) Participants are participating in the Contest at their own risk. Sun Life and their affiliated partners will not be responsible or held liable, and the Participants agree to waive, release, absolve and discharge Sun Life and their affiliated partners from any and all liability, for any injury or death, disability, damage or loss of property, whether personal or otherwise, suffered or caused, howsoever during the participation, or after the participation, in the Contest.
- m) Participants shall indemnify and hold harmless Sun Life and their affiliated partners from any and all liabilities or claims, actions, lawsuits, damages and judgement, including solicitor's fees, arising out of or relating to the Participants' participation in the Contest, acceptance of any Prize, and/or the use of the Participants' entry and/or likeness in connection with the Contest, whether caused by the negligence of Sun Life and their affiliated partners or otherwise, or violation of these Terms and Conditions,
- n) Sun Life shall not be liable to any Participant, Winner, or any other person for any failure to supply or provide the Prize due to reasons or circumstances beyond its control.
- o) The Contest is in no way sponsored, endorsed, or administered by, or associated with, Facebook and Instagram, and by participating in the Contest, the Participants agree to a complete release of Facebook and Instagram from any claims whatsoever.
- p) In the event of any complaints related to the Contest, Participants may contact Sun Life via private message on Instagram @sunlifemalaysia_my

International Mother's Day Instagram Contest Terms & Conditions

- q) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia