

## TERMS AND CONDITIONS

### “Preserve Your Legacy Customer Campaign”

1. The “**Preserve Your Legacy Customer Campaign**” (“**Campaign**”) is jointly organised by CIMB Bank Berhad [Registration No.: 197201001799] (“**CIMB Bank**”) and CIMB Islamic Bank Berhad [Registration No.: 200401032872] (“**CIMB Islamic**”). CIMB Bank and/or CIMB Islamic shall hereinafter collectively be referred to as “**CIMB**” and 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 Malaysia**”)

#### Campaign Period

2. The Campaign shall run from **15 April 2025 to 14 July 2025**, both dates inclusive (“**Campaign Period**”).
3. CIMB reserves the right to change the duration, including the commencement and/or the expiry date of the Campaign, upon giving notice of not less than seven (7) calendar days’ prior notice.

#### Eligibility

4. This campaign is open to all individuals residing in Malaysia, including Malaysian citizens, permanent residents, and non-Malaysian citizens (“**Eligible Customers**”)

#### Participating Products

5. Details of the participating products for the Campaign are specified in **Table A** below (collectively referred to as “**Participating Products**”):

**Table A**

Participating Products	Insurer/Takaful Operator
<b><u>Life Insurance (Regular Premium)</u></b> <b>(These are insurance products)</b> <ul style="list-style-type: none"> <li>• Sun Signature Life Plus</li> <li>• SunLink Max</li> </ul>	Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)] / Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)]  (Collectively referred to as “ <b>Sun Life Malaysia</b> ”)
<b><u>Family Takaful (Regular Contribution)</u></b> <b>(These are takaful products)</b> <ul style="list-style-type: none"> <li>• Sun Inspirasi</li> <li>• Sun Legacy Shield</li> <li>• Sun Apex-i</li> <li>• Sun Istismar Extra</li> </ul>	Note: Sun Life Malaysia is a member of Perbadanan Insurances Deposit Malaysia (PIDM) and all policy owner/contract holder/certificate owner are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Insurer/Takaful Operator fails and is unable to fulfil the insurance/takaful benefits.

## Campaign Mechanics

6. Eligible Customers who purchase/participate for the Participating Products during the Campaign Period shall be eligible to receive the reward under Table B below (“**Prize**”), subject to meet the qualifying criteria under Clauses 7 and 8 (“**Qualifying Criteria**”):

**Table B**

Tier	Participating Product	Qualifying Criteria	Prize(s)
Tier 1	1. Sun Legacy Shield 2. Sun Signature Life Plus 3. Sun Inspirasi 4. Sun Apex-i	1. Min. RM15,000 FYAP/FYAC per Participating Product(s) 2. Annual payment frequency	TOMEI Jewellery Voucher worth RM1,000
Tier 2	1. Sun Istismar Extra with Takaful Medicare Extra rider and/or Takaful Family Critical Care rider 2. SunLink Max with MediCare Max rider	3. Min. RM5,000 FYAP/FYAC per Participating Product(s) 4. Annual payment frequency	RM200 Touch 'n Go e-Wallet

<sup>1</sup>First Year Annualised Premium will be referred to as “**FYAP**”.

<sup>2</sup>First Year Annualised Contribution will be referred to as “**FYAC**”.

7. The following Qualifying Criteria are applicable to all Eligible Customers:
- Eligible Customers are only entitled to receive the Prize if the application for the Participating Products is signed and created within the Campaign Period and the policy/contract/certificate of the Participating Products is issued by Sun Life Malaysia latest by the date specified in **Table C** below:

**Table C**

Application Signing and Created Period	Policy/Contract/Certificate Issuance Period	Policy/Contract/Certificate must stay in force as at
15 April 2025 to 14 July 2025	15 April 2025 to 14 August 2025	14 September 2025

- For Participating Products with the top-up option, regular top-up or single top-up will NOT be recognised as part of FYAP/FYAC.
- FYAP/FYAC accumulation is NOT applicable for the Campaign.
- The Eligible Customers, which is the Life assured/Person covered is only eligible for one (1) Prize per Participating Product per Life assured/Person covered.
- Eligible Customers who withdraws or cancels the Participating Products during application, processing stage or any other stages on or before the *Free Look Period*, or in the event where application of the Participating Products becomes unsuccessful due to underwriting considerations, shall not be entitled to participate in this Campaign.

**Note:**

The “*Free Look Period*” is defined as a period where the policy owner/contract holder/certificate owner is given fifteen (15) calendar days from the policy/contract/certificate delivery date to review the suitability of the newly participated plan. If the policy/contract/certificate is surrendered within the Free Look Period, the full premium or contribution less any medical expenses incurred will be refunded to the policy owner/contract holder/certificate owner.

8. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of Participating Products or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB’s gross negligence or willful default.
9. The Participating Products is:
  - a. not an obligation of and not guaranteed by CIMB and/or any of its subsidiaries and affiliates;
  - b. CIMB shall not be responsible or be held liable for any matter or claims arising from Participating Products provided by Insurer/Takaful Operator; and
  - c. The Insurer/Takaful Operator being the licensed insurer/takaful operator and underwriter/manager of the Participating Product(s) shall fully undertake the insurance/takaful obligations.
10. Eligible Customers and/or policy owner/contract holder/certificate owner are subject to suitability assessments which will be conducted at the point of application process before Participating Products can be recommended by the authorized representative of CIMB and are required to sign all relevant documents. Eligible Customers should refer to Participating Products’ documentation such as the product brochure, product disclosure sheet and any relevant product materials for more information. The product brochure for Participating Products is available at CIMB website or obtained from CIMB’s authorized representative.
11. Eligible Customers must comply with the terms and conditions in respect of the application to the Participating Products with Sun Life Malaysia as CIMB is the distributor to the Participating Products only.

#### **Entitlement Fulfilment**

12. Prizes will be delivered within ninety (90) working days from 14 September 2025 (“**Fulfillment Schedule**”).
13. For Prizes under **Tier 1** in Table B, Sun Life Malaysia will inform the Eligible Customers who are entitled for the Prizes via email or Short Message Services (“**SMS**”) to the Eligible Customers’ email address or mobile number accordingly and Sun Life Malaysia will do a follow-up call to the Eligible Customers who are entitled to the Prizes, to ask for their preferred TOMEI outlet for the Eligible Customers to self-collect the Prizes.
14. Subsequent email or SMS will be sent to Eligible Customers when the Prizes under Tier 1 in Table B is ready for collection at the TOMEI outlet selected by the Eligible Customers. The Eligible Customers must collect the Prizes within one (1) month from the dated of email or SMS received, failing which Sun Life Malaysia shall have the right to forfeit the Prizes and the Eligible Customers shall have no further claim to the Prizes.
15. Eligible Customers must provide their name and National Registration Identity Card Number (NRIC)/other identification number for verification purposes in order to collect the Prizes. If the Eligible

Customers is sending a representative, the Eligible Customers must provide written authorization and a copy of NRIC /other identification number of both Eligible Customers and the representative.

16. Eligible Customers of this Campaign hereby agree that CIMB and/or Sun Life Malaysia may disclose their name and NRIC/other identification number to the vendor for fulfilment and/or collection of the Prizes.
17. For Prizes under **Tier 2** in Table B, will be sent through SMS to Eligible Customers mobile number within the Fulfillment Schedule in Clause 12 above.
18. The following terms and conditions shall apply for the Prizes:
  - a) Prizes for this Campaign are provided by third party vendors. CIMB and/or Sun Life Malaysia 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 Eligible Customers in connection with the Prizes.
  - b) To the extent permitted by law, CIMB and/or Sun Life Malaysia disclaims any representations, warranties or endorsement, implied or express, written or oral, of the Prizes.
  - c) All risk, loss, or damage associated with the redemption or use of the Prizes shall be assumed by Eligible Customers.
  - d) The use and access of the Prizes is subject to the terms and conditions of the vendor, manufacturer or supplier of the Prize. For any inquiry or complaint on the Prize, Eligible Customers shall directly refer to the vendor, manufacturer or supplier.
  - e) Eligible Customers acknowledges and accepts that the Prizes has not been certified by CIMB and/or Sun Life Malaysia, and therefore the inclusion of the Prizes shall not be construed as an endorsement or recommendation by CIMB and/or Sun Life Malaysia.
  - f) Following receipt of the Prizes, Eligible Customers shall be solely responsible for the following:
    - (i) any tax filing obligation or any tax payment due to any authority; and
    - (ii) to seek independent advice on the possible implications on his/her own financial situation.
  - g) Notification of Prizes will be based on Eligible Customers' email address and/or mobile number and/or provided to Sun Life Malaysia Insurance Proposal Form and/or Family Takaful Application Form/E-Application and Eligible Customers is responsible shall ensure information provided as such are current and up-to-date.
  - h) Notification of Prizes is valid for mobile number within Malaysia only, and will not be valid for mobile number that is based outside Malaysia.
  - i) Eligible Customers with mobile number that are based outside Malaysia will need to provide a mobile number that is based in Malaysia.
  - j) CIMB and Sun Life Malaysia shall not be responsible to Eligible Customers for any loss (including loss of opportunity and consequential loss flowing therefrom) suffered or for any failure to fulfill the delivery of the Prizes if:

- (i) **Tier 1 in Table B** - Eligible Customers' email address and/or mobile number provided to Sun Life Malaysia is not current, up-to-date, incomplete or incorrect.
- (ii) **Tier 2 in Table B** - Eligible Customers' mobile number in CIMB and Sun Life Malaysia record is not current, up-to-date, incomplete or incorrect or any non-receipt or delayed or failed receipt by the Eligible Customers of the SMS.

#### General Terms and Conditions

19. Eligible Customers agree that by participating in the Campaign, they:

- a. are required to read and understand these Terms and Conditions;
- b. have accessed, read and confirm their agreement to these Terms and Conditions;
- c. confirm that the key contract terms affecting their obligations have been adequately explained to them;
- d. consent to CIMB and/or Sun Life Malaysia processing and disclosing their personal data as well as any personal data of any individual which the Eligible Customers may share with CIMB and/or Sun Life Malaysia in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my) and/or Sun Life Malaysia's Privacy Notice at [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com);
- e. agree that all decisions reasonably made by CIMB and/or Sun Life Malaysia in relation to every aspect of this Campaign shall be final, binding and conclusive; and
- f. agree that CIMB and/or Sun Life Malaysia shall not be liable or held responsible to Eligible Customers if CIMB and/or Sun Life Malaysia is unable to perform in whole or in part 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 CIMB's and/or Sun Life Malaysia control; or
  - v. any factor which is beyond CIMB's and/or Sun Life Malaysia reasonable control.

20. Eligible Customers will be disqualified from participating in the Campaign and/or the Prizes will be forfeited if, during the Campaign Period and/or before the delivery of the Prizes:

- a. Eligible Customers are in breach of the terms and conditions governing the signed up Participating Products;
- b. the signed up Participating Products is terminated or cancelled or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
- c. the signed up of Participating Products is cancelled by Eligible Customers or CIMB and/or Sun Life Malaysia.

21. CIMB and/or Sun Life Malaysia shall have the right to disqualify Eligible Customers that:

- a. tampered with the application process; and/or
- b. acted in breach of these Terms and Conditions.

22. CIMB and/or Sun Life Malaysia shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving seven (7) calendar days' prior notice to the Eligible Customers by:

- i. an announcement at CIMB's website;
- ii. by any other means of notification which CIMB may determine in its discretion.

For avoidance of doubt, CIMB and/or Sun Life Malaysia shall not be liable to Eligible Customers for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Customers as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

23. CIMB may substitute the Prizes with another item of similar or equivalent value without any prior notice.
24. Prizes are not transferable, refundable or exchangeable for cash or credit of any kind.
25. CIMB and/or Sun Life Malaysia shall not be liable to Eligible Customers or any party for any losses, costs or damages (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) resulting from:
- (i) Eligible Customers' participation or non-participation in the Campaign; and/or
  - (ii) Any non-receipt or delayed receipt by Eligible Customers of the Short Message Service ("**SMS**") or eDirect Mailer ("**eDM**"),
- unless such loss or damage arises from and is caused directly by CIMB's gross negligence or willful default.
26. a) CIMB and/or Sun Life Malaysia shall have the right to vary, add, delete, or amend any of these Terms and Conditions ("**Amendment**") by giving twenty-one (21) calendar days' prior notice to Eligible Customers by:
- (i) announcement at CIMB's website;
  - (ii) by any other means of notification which CIMB may determine.
- b) The Amendment shall be considered as binding on Eligible Customers from the date specified by CIMB in the notification.
- c) 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 and CIMB will inform or give notice to Eligible Customers about these changes as soon as possible.
- d) Eligible Customers agree to access CIMB'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.
27. CIMB and/or Sun Life Malaysia will not be liable to Eligible Customers for any losses, costs or damages suffered or incurred by the Eligible Customers as a direct or an indirect result of the Amendment.
28. Eligible Customers shall fully indemnify and keep CIMB and/or Sun Life Malaysia indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB and/or Sun Life Malaysia may incur as a result of:
- a. participation in the Campaign;
  - b. receipt, redemption or use of the Prizes; and/or
  - c. breach or failure to comply with these Terms and Conditions.
29. 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 CIMB product(s) and/or services relating to the Campaign which shall apply in addition to these Terms and Conditions.
30. 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 CIMB and/or Sun Life Malaysia is subject.
31. If CIMB do not exercise a right that it has in these Terms and Conditions, this does not stop CIMB from exercising that right or any other rights CIMB have in the future.
32. CIMB's website may contain links to other website ("Third Party Links"). CIMB has no control over, and do not monitor or review the contents of the Third Party Links. If the Eligible Customers do click on the Third Party Links, the Eligible Customers understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Customers may incur.
33. a) Eligible Customers may contact CIMB's Customer Resolution Unit ("**CRU**") for any feedback and/or complaint in relation to this Campaign at the following correspondences:
- Address:** P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan  
**Telephone No:** +603 6204 7788  
**Email:** [contactus@cimb.com](mailto:contactus@cimb.com)
- b) CIMB may change the above contact details by notifying Eligible Customers by way of an announcement at CIMB's website or by any other means of notification which CIMB may determine.
34. Any query, feedback, concern, issue or complaint on Participating Products to Sun Life Malaysia can be directed by Eligible Customers at the following correspondences:
- Address:**  
Sun Life Malaysia Assurance Berhad [Registration Number: 199001005930 (197499-U)]/  
Sun Life Malaysia Takaful Berhad [Registration Number: 200501012215) (689263-M)]  
Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur
- Client Careline at 1300-88-5055:**  
**Online Enquiry:** [sunlifemalaysia.com](http://sunlifemalaysia.com),  
**Email:** [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com),  
**Fax:** (603) 2698 7035
35. The underwriter or manager of Sun Life Malaysia shall attend to matters relating to the Participating Products