

**TERMS AND CONDITIONS****SWITCH & GET REWARDED CAMPAIGN****CAMPAIGN**

1. The **Switch & Get Rewarded Campaign** (“**Campaign**”) is organized by CIMB Bank Berhad [Registration No.: 197201001799] (“**CIMB**”).

**CAMPAIGN PERIOD**

2. The Campaign shall run from 1 June – 31 October 2025, both dates inclusive (“**Campaign Period**”).
3. CIMB reserves the right to change the duration, commencement and/or expiry dates of the Campaign Period by giving seven (7) calendar days’ prior notice.

**ELIGIBILITY**

4. To be eligible to participate in the Campaign, the following criteria must be met:
  - 4.1. Targeted CIMB customers must:
    - a. receive CIMB mode of communication email and/or contacted by Insurer (Sun Life Malaysia Assurance Berhad); and
    - b. be existing policy owner of the telemarketing conventional insurance product (“**Participating Product**”) which is still in force (as listed in **Table A** below) via CIMB telemarketing channel.

(hereinafter be referred to as “**Eligible Customer**”)

**PARTICIPATING PRODUCT**

5. The Eligible Customer must be the existing policy owner of the products as set out in **Table A** below (“**Participating Product**”):

**Table A**

<b>Participating Product</b>	<b>Insurer</b>
<b><u>Life Insurance</u></b> <ul style="list-style-type: none"><li>• Sun Protector</li><li>• Sun ProtectMax</li><li>• Sun Flexi; and</li><li>• Sun MediDirect</li></ul>	Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)]  ( “ <b>Sun Life Malaysia</b> ”)

**CAMPAIGN MECHANICS**

6. Eligible Customer who satisfy the Qualifying Criteria stipulated in Clauses 6, 7, 8 and **Table B** below shall be entitled to receive the corresponding reward as set out in **Table B** below (“**Reward**”) under this Campaign.

**Table B**

Qualifying Criteria	Reward
1. Eligible Customer who change their payment method for their Participating Product monthly premium to <b>CIMB conventional</b> credit card/debit card/savings account. 2. Participating Product is still in force during Campaign Period or latest by 30 November 2025.	RM100 Touch N Go e-Wallet Credit

- 6.1. Eligible Customer may use any of the following to change their payment method:

- Login via Sun Access App – Download from Google Play/App Store  
Link to login: <https://sunaccess.sunlifemalaysia.com/portal-ui/CUSTOMER/login#no-back-button> or;
- Download, fill-up and email your completed form to policy.admin@sunlifemalaysia.com. You may use either of the forms (CREDIT/DEBIT CARD or DIRECT DEBIT) which can be obtained from the Sun Life Malaysia website <https://www.sunlifemalaysia.com/client-care/make-a-payment/overview/> or;
- Contact Sun Life Malaysia Client Careline at 1300-88-5055 or email wecare@sunlifemalaysia.com

- 6.2. Eligible Customer must comply with all terms and conditions in respect of his/her payment method change application, which is separate from these Campaign Terms and Conditions.

7. To be entitled to the Reward set out in **Table B** above, the following conditions must be satisfied:

- Participating Product must be active and not withdrawn or cancelled during the Campaign Period and Fulfilment Period (as defined below in **Table C**); and
- The payment method change for the Participating Product monthly premium must be successful.

8. Eligible Customer is only eligible for one (1) Reward per Policy of the Participating Product. Eligible Customer may be eligible for more than one (1) Reward if they own more than one (1) Policy of the Participating Product.

**REWARD FULFILLMENT**

9. Fulfilment of the Reward to Eligible Customer will be sent by CIMB via Short Message Service (“SMS”) to the Eligible Customer’s mobile number registered with Sun Life Malaysia within sixty (60) working days from the month of successful payment method switch by Eligible Customer as set out in **Table C** below:

**Table C**

<b>Month of Successful Payment Method Switch (as stated in the Qualifying Criteria)</b>	<b>Month of Reward Fulfilment</b>
June 2025	August 2025
July 2025	September 2025
August 2025	October 2025
September 2025	November 2025
October 2025	December 2025
November 2025	January 2026

11. CIMB shall have the right to forfeit the Reward if the Eligible Customer’s Contact Details maintained in Sun Life Malaysia records are invalid and/or not updated.
12. The following terms and conditions shall apply to the Reward:
- CIMB may substitute the Reward with other item(s) of similar value and if CIMB does so, CIMB will let the Eligible Customer know.
  - To the extent permitted by law, CIMB disclaims any representations, warranties or endorsement, implied or express, written or oral, of the Reward.
  - The Reward is provided by the relevant vendor under such terms and conditions as determined by the vendor and therefore CIMB 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 party) in connection with the Reward.
  - All risks, loss or damage associated with the redemption or use of the Reward shall be assumed by the Eligible Customer.
  - The use and access of the Reward are subject to the terms and conditions of the vendor, manufacturer or supplier. The Eligible Customer shall refer to the vendor, manufacturer or supplier of the Reward for any complaint relating to the Reward.

- f) The Eligible Customer acknowledge and accept that the Reward has not been certified by CIMB, and therefore the inclusion of the Reward shall not be construed as an endorsement or recommendation of the same by CIMB.
- g) The Eligible Customer shall be solely responsible for the following as a result of receipt of the Reward:
  - 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.
- h) The notification of the Reward by CIMB will be based on the Eligible Customer mobile number that is based in Malaysia maintained with Sun Life Malaysia.
- i) CIMB and/or Sun Life Malaysia shall not be responsible to the Eligible Customer for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to give notification of the Reward in the event the Eligible Customer's mobile number in Sun Life Malaysia records is not current or correct or the Eligible Customer fails to redeem the Reward for any reason whatsoever.

#### **GENERAL TERMS & CONDITIONS**

- 13. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected payment method change application to Sun Life Malaysia 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.
- 14. CIMB is only a distributor of the Participating Product underwritten by Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)], an insurer registered with Bank Negara Malaysia under the Financial Services Act 2013.
- 15. The Participating Product are not CIMB's products and therefore:
  - 15.1. not an obligation of and not guaranteed by CIMB and/or any of its subsidiaries and affiliates;
  - 15.2. CIMB shall not be responsible or be held liable for any matter or claims arising from the Participating Product provided by the Insurer; and
  - 15.3. the Insurer being the licensed insurer and underwriter of the Participating Product shall fully undertake the insurance obligations.

16. The Insurer as the underwriter of the Participating Product shall attend to any matter relating to the Participating Product.
17. The Eligible Customer 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 processing and disclosing their personal data as well as any personal data of any individual which the Eligible Customer may share with CIMB in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my);
  - e) agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign shall be final, binding and conclusive; and
  - f) agree that CIMB shall not be liable or held responsible to the Eligible Customer if CIMB 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 control; or
    - (v) any factor which is beyond CIMB reasonable control.
18. The Eligible Customer will be disqualified from participating in the Campaign and/or the Reward will be forfeited if, during the Campaign Period and/or before the fulfilment of the Reward:
  - a) the Eligible Customer is in breach of the terms and conditions governing the Participating Product;
  - b) the Participating Product is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
  - c) the Participating Product is delinquent, invalid or cancelled by the Eligible Customer.
19. CIMB shall have the right to disqualify any Eligible Customer that it determines to be:
  - a) tampering with the application process; and/or
  - b) acting in breach of these Terms and Conditions.
20. CIMB 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 Customer via:
  - (i) Announcement/notice at CIMB's website; and/or
  - (ii) by any other means of notification which CIMB may select.

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

21. CIMB shall not be liable to any Eligible Customer 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:
- a) The Eligible Customer's participation or non-participation in Campaign; and/or
  - b) Any non-receipt or delayed receipt by the Eligible Customer of the WhatsApp and/or Short Message Service ("SMS") and/or eDM
- unless such loss or damage arises from and is caused directly by CIMB gross negligence or wilful default.
22. a) CIMB shall have right to vary, add, delete, or amend any of these Terms and Conditions ("**Amendment**") by giving twenty one (21) calendar days' prior notice to the Eligible Customer via:
- (i) announcement at CIMB's website; and/or
  - (ii) by any other means of notification which CIMB may select.
- b) The Amendment shall be considered as binding on the Eligible Customer from the date as 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/give notice to the Eligible Customer about these changes as soon as possible.
- d) Eligible Customer 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.
23. CIMB will not be liable to the Eligible Customer for any losses, costs or damage suffered or incurred by the Eligible Customer as a direct or indirect result of the Amendment.
24. The Eligible Customer shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB may incur as a result of the Eligible Customer:
- a) participation in the Campaign; and/or
  - b) receipt, redemption or use of the Reward; and/or
  - c) breach or failure to comply with these Term and Conditions.
25. 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 payment method change application and the terms and conditions of the Participating Product which shall apply in addition to these Terms and Conditions.
26. 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 is subject.

27. If CIMB does 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 has in the future.
28. CIMB's website may contain links to other websites ("Third Party Links"). CIMB has no control over, and do not monitor or review the contents of the Third Party Links. If the Eligible Customer clicks on the Third Party Links, the Eligible Customer understands that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Customer may incur.
29. a) The Eligible Customer may contact CIMB's Customer Resolution Unit ("**CRU**") for any feedback and/or complaint in relation to this Campaign via letter, phone call and email:
- 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 the Eligible Customer by way of announcement at CIMB's website or by any other means of notification which CIMB may select.