

### **MySinarkasih Sun Life -Terms and conditions (T&C's):**

- **MySinarkasih Sun Life** is a complimentary programme (“**Programme**”) offered by **Sun Life Malaysia Takaful Berhad (SLMT)** which includes a complimentary takaful term plan providing a death benefit of **RM8,000**.
- This complimentary takaful term plan is offered to Malaysian citizens with a valid NRIC or Permanent Residents residing in Malaysia, aged 18–64, who either have an existing SLMT takaful certificate or are new clients participating in any SLMT takaful plan (“**Eligible Participant(s)**”).
- Campaign period: 1 March 2026 – 31 December 2027 (both dates inclusive), or upon reaching 10,000 Eligible Participants, whichever is earlier. This Programme is limited to 10,000 successful enrolments on a first-come, first-served basis. Once the enrolment limit is reached, the Programme will be deemed closed.
- Each Eligible Participant is allowed to participate in only one complimentary takaful term plan.
- Upon death of the person covered, SLMT shall utilise the death benefit proceeds for **Waqf and/or Badal Hajj purposes**, in accordance with the Eligible Participant’s selected option during enrolment. No death benefit will be payable to a nominee as the entire RM8,000 benefit will be utilised solely for badal hajj or waqf to Yayasan Waqaf Malaysia.
- No changes on the option selected is allowed after enrolment.
- Waiting period of 30 days applies from the certificate commencement date. No benefit is payable if death occurs within this period. Coverage begins on the 5th day of the month following successful enrolment.

Example:

Application date	Coverage start date
1 March to 31 March 2026	5 April 2026
1 April to 30 April 2026	5 May 2026

Note: If death occurs after enrolment but before the complimentary takaful term plan coverage start date, no benefit will be payable.

- This complimentary takaful term plan does not form part of the participant’s existing takaful certificate benefits.

### **General Terms and Conditions**

- a) By participating in this Programme, Eligible Participants are deemed to have read, understood and agreed to be bound by the T&C’s stipulated herein and will abide by all decisions made by SLMT.
- b) SLMT reserves the right to disqualify any Eligible Participant if it has reasonable grounds to believe that the Eligible Participant has breached any of these T&C’s.
- c) All decisions made by SLMT on every aspect of this Programme shall be final, binding and conclusive. Any subsequent correspondences, protests, disputes, appeals or enquiries will not be entertained.
- d) SLMT collects and processes the Eligible Participants’ information or personal data for the purposes of administering this Programme, including enrolment, verification of eligibility, servicing, certificate issuance, claims processing, and Shariah related- utilisation of benefits such as Waqf or Badal Hajj. The Eligible Participant’s personal data may be obtained from the information provided in their application, from SLMT’s internal records, and from any other lawful sources relevant to administering this Programme.
- e) By participating in this Programme, Eligible Participants’ consent to SLMT collecting, using, disclosing, and processing their personal data for the purposes stated above, including

contacting them via e-mail, SMS, telephone or other communication channels for matters relating to their participation, servicing of the certificate, or any requirement related to the administration of this Programme.

- f) Any Eligible Participants' information or personal data provided by the Participants to SLMT in connection with this Programme shall be kept confidential and shall only be used for purposes related to this Programme. SLMT shall take all reasonable precautions to preserve the integrity and prevent any corruption or loss, damage or destruction of Eligible Participants' 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 Participants' personal data shall be processed diligently in compliance with existing laws and in accordance with SLMT's Privacy Notice accessible from SLMT's website at [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com).
- g) By participating in this Programme, you acknowledge that you have read and understood the Privacy Notice and agree to its terms.
- h) SLMT reserves the right, at its sole and absolute discretion, to cancel, terminate, suspend, extend, shorten or otherwise modify the Programme at any time without prior notice. Eligible Participants shall not be entitled to any claim or compensation against SLMT for any losses or damages suffered or incurred as a direct or indirect result of the act of such cancellation, termination or suspension.
- i) SLMT also reserves the right at any time and at its absolute discretion, to vary, whether by addition, deletion, modification, or change ("**Amendment**") any of the T&Cs herein without any prior notice. Eligible Participants shall not be entitled to any claim or compensation against SLMT for any losses or damages suffered or incurred as a direct or indirect result of such Amendment.
- j) In the event of any complaints related to this Programme, the Eligible Participants may contact SLMT via email to [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com).
- k) These T&Cs are governed by the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which the Company is subject to, and all disputes are subject to the exclusive jurisdiction of the Courts of Malaysia.
- l) The invalidity or unenforceability for any reason of any part of these T&Cs shall not prejudice or affect the validity or enforceability of the remaining parts and each part of these T&Cs is always distinct and severable from the rest of the T&Cs.
- m) These T&Cs will be provided in both English and Bahasa Malaysia. In the event of any inconsistency or conflict between the English version and the Bahasa Malaysia version, the English version shall prevail.
- n) Definition
  - a. **Certificate commencement date** means the date the certificate commences shown in the certificate of takaful. This date will be the date the coverage starts.
  - b. **Pre-existing condition** means any injury, illness, condition or symptom that existed prior to the application signed date. A person covered may be considered to have reasonable knowledge of a pre-existing illness where the condition is one, for which:
    - i) treatment, medication, advice or diagnosis has been sought or received;
    - ii) an ordinary and prudent person with such injury, illness, condition or symptom would have sought advice or treatment in connection with his/her health; or
    - iii) the person covered knew existed, whether or not treatment or medication or advice or diagnosis was sought or received.
  - c. **Person covered** means the person who we provide takaful coverage as named in the certificate of takaful.