

Terms and Conditions Governing the Explorer cashback campaign ("The Promotion")

1. The Promotion

- 1.1 The Promotion will be organised by Great Eastern General Insurance Limited ("**GEG**"). Explorer policy is underwritten by GEG and distributed by Oversea-Chinese Banking Corporation Limited ("**OCBC Bank**")
- 1.2 The promotion period shall run from 1 April 2024 to 30 June 2024 (both dates inclusive), or such other period(s) (the "**Promotion Period**") as may be determined by GEG in its absolute discretion.

2. Eligibility

You are eligible to participate in this Promotion (an "**Eligible Customer**") if you fulfil all the following criteria:

- a) You have performed an Eligible Transaction during the Promotion Period.
- b) You are paying for the Eligible Transaction (You need not be a traveller insured under the Eligible Transaction).
- c) You make the Eligible Transaction(s) within the Promotion Period.
- d) You did not perform an Eligible Transaction with any applicable OCBC Bank staff promotions offered for Explorer Travel Insurance

3. Eligible Transaction

- 3.1 An Eligible Transaction is an Explorer Travel Insurance new policy purchased by an Eligible Customer during the Promotion Period from GEG via OCBC Bank with a minimum premium amount of SGD100 after applying any prevailing discounts. This excludes any policy renewal or policy endorsement.
- 3.2 An Eligible Customer can purchase multiple Eligible Transactions.
- 3.3 The premium(s) for each Eligible Transaction must be fully paid and there is no cancellation or refund done before the policy expiry date or 1 July 2024, whichever is earlier.
- 3.4 Any Explorer Travel Insurance policy application submitted digitally but failed to be issued due to any reason will not be considered as an Eligible Transaction.

4 Promotion Mechanics

4.1 Depending on the trip type as shown below, the relevant cashback (“Cashback”) amount will be credited to Eligible Customer’s Paynow-linked account registered with NRIC before 30 September 2024.

Trip Type	Cashback
Single Trip	S\$28
Annual Trip	S\$58

4.2 All Eligible Customer will be notified of the Cashback via an email before 30 September 2024.

4.3 A customer will not be eligible to receive any Cashback if:

- a) The Eligible Customer cancels the Explorer Travel Insurance policy purchased to qualify for this Promotion before the policy expiry date or 1 July 2024, whichever is earlier.
- b) The Eligible Customer fail to register their NRIC with their existing Paynow-linked account at the point of fulfilment of the Cashback.
- c) If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, GEG reserves the right to (i) forfeit or withdraw the Cashback at any time; or (ii) (where the Cashback has been applied) claw-back the Cashback or request the relevant customer to repay to or compensate GEG the value of the Cashback at any time, and GEG shall have the right to debit the value of the Cashback plus any goods and services tax or such other amount as it deems fit from the account(s) of the relevant customer. No person shall be entitled to any payment or compensation from GEG should any Cashback be forfeited or withdrawn, if any Cashback is reclaimed by GEG, or if the relevant customer is asked to repay to or compensate GEG the value of the Cashback for whatsoever reasons.

5. General

5.1 The eligibility of any Eligible Customer to receive any Cashback shall be determined at the absolute discretion of GEG. GEG reserves the right to fulfil the Cashback by any other means as it deems fit or to substitute any of the Cashback with an item of similar value at its sole discretion without notice to any person. The Cashback cannot be exchanged for any other items.

- 5.2 GEG reserves the right at its absolute discretion to terminate the Promotion or vary, delete, or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any customer and the dates of the Promotion.
- 5.3 GEG shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, GEG shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
- 5.4 GEG shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
- 5.5 GEG's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by GEG. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
- 5.6 These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 5.7 By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data, including but not limited to their names, mobile numbers, and email addresses, by GEG and its related corporations or vendors for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and administering the Promotion (including the issuance of Cashback), and such other related purposes, in accordance with Great Eastern's Privacy Statement which is accessible from Great Eastern Singapore's website.