

Terms and Conditions Governing the OCBC Cash Rewards Promotion (the "Promotion")

- OCBC Cash Rewards Promotion (the 'Promotion') is open to persons who have become policy owners of The Great Eastern Life Assurance Company Limited ('GE') or The Overseas Assurance Corporation Limited ('OAC') Single and/or Regular Premium Endowment Plan and/or Protection Plan, incepted during the promotion period set out in Clause 2.
- The Promotion is valid from 1 June 2017 to 30 June 2017 (both dates inclusive).
- Policies must be received by GE/OAC 3 July 2017.
- A maximum of S\$1,888 worth of cash reward will be issued to each policy purchased for regular premium insurance plans and incepted during the promotion period. The eligible regular premium insurance policies under this Promotion include MaxGrowth Enhanced, MaxAdvance Payout, MaxGrowth Plus, MaxWealth Premier 2, MaxEdu Goal, MaxRetire Income, MaxRetirement, MaxRetirement Flex, PrimeGold Advantage, MaxFamily Cover, MaxFamily Protector, MaxLife Protector 2, MaxTerm Value (CI), PremierTerm Plus (TPD), Mortgage Protector, and Mortgage Protector Advantage.

Annual Premium Endowment Plans	Cash Rewards*	Annual Premium Protection Plans	Cash Rewards*
S\$7,000 – S\$11,999	S\$188	S\$800 – S\$2,399	S\$88
S\$12,000 – S\$17,999	S\$888	S\$2,400 – S\$5,999	S\$188
S\$18,000 – S\$29,999	S\$1,388	S\$6,000 and above	S\$488
S\$30,000 and above	S\$1,888	-	-

* Cheque made payable to Policyholder

- A maximum of S\$2,588 worth of cash reward will be issued to each policy purchased for single premium insurance plans and incepted during the promotion period. The eligible single premium insurance policies under this Promotion include Mortgage Protector Plus, PremierLife Legacy, MaxRetirement (SP), PremierLife Generation and PremierLife Heritage (Classic).

Plans	Cash Rewards*	Plans	Cash Rewards*
(1) Mortgage Protector Plus		(1) PremierLife Legacy (2) MaxRetirement (SP) (3) PremierLife Generation	
S\$20,000 - S\$49,999	S\$288	S\$85,000 - S\$124,999	US\$70,000 – US\$99,999
S\$50,000 - S\$99,999	S\$588	S\$125,000 - S\$249,999	US\$100,000 – US\$199,999
S\$100,000 - S\$199,999	S\$1,088	S\$250,000 - S\$624,999	US\$200,000 – US\$499,999
S\$200,000 & above	S\$2,088	S\$625,000 & above	US\$500,000 & above
			S\$2,588

* Cheque made payable to Policyholder

- Each eligible policy is only entitled to one cash reward issued to the policy owner's name. Multiple eligible policies may not be combined to qualify for a higher or multiple tiers of gifts, nor may an eligible policy be split to receive more than one cash reward.
- The following terms shall have the following meanings:
 - 'free-look period' shall mean the period where policy owners may cancel the policy within 14 days after the policy owner receives the policy document.
 - 'Promotional period' shall mean the qualifying period stated in Clause 3
- OCBC Bank shall not be responsible or liable:
 - for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or
 - for any breakdown or malfunction in any computer system or equipment.
- Notwithstanding anything in the terms and conditions of the Promotion, OCBC Bank reserves the right at any time and from time to time to amend, vary, revoke or terminate the promotion or what amounts and accounts to being cash rewards in its absolute discretion without notice or to determine and/or amend, by

adding to, subtracting from or varying, any of the terms and conditions of the Promotion, including but not limited to, varying the promotional period, the eligibility terms and criteria, and the timing of any act to be done, without giving any prior notice or assuming any liability to any policy owners(s), and all policy owners(s) shall be bound by these amendments.

10. OCBC Bank's decisions on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Important Notice

Insurance policies will be underwritten by The Great Eastern Life Assurance Company or The Overseas Assurance Corporation Limited, each a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group, and are not bank deposits or obligations of, or guaranteed by OCBC Bank. Max is a registered trademark of The Overseas Assurance Corporation Limited. This document is for general information only. This document does not take into account your particular investment and protection aims, financial situation or needs. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid. You may wish to seek advice from a financial adviser before making a commitment to purchase a life policy. In the event that you choose not to seek advice from a financial adviser, you should consider whether the life policy in question is suitable for you. The specific terms and conditions of the plan are set out in the policy documents. A person interested in the insurance policies should read the product summary and benefit illustration (available from OCBC Bank) before deciding whether to buy this product. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. If you decide that the policy is not suitable after purchasing it, you may terminate the policy in accordance with the free look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy. The insurance plans are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).