

Terms and Conditions Governing the OCBC Cash Rewards Promotion

1. OCBC Cash Rewards Promotion (the 'Promotion') is open to persons who have become policy owners of The Great Eastern Life Assurance Company Limited ('GE') Single and or/ Regular Premium Endowment Plan and /or Protection Plan, incepted during the promotion period set out in Clause 2.
2. The Promotion is valid from 1 January 2018 to 31 January 2018 (both dates inclusive).
3. Policies must be received by GE 2 February 2018.
4. A maximum of S\$2,000 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: MaxAdvance Payout and Compulsory Rider: Accidental Death Benefit (Payer), MaxGrowth Enhanced, MaxGrowth Enhanced Prepayment, MaxGrowth Plus, MaxWealth Premier 2, MaxEdu Goal, PrimeGold Advantage, MaxRetire Income, MaxRetirement, MaxRetirement 10, MaxRetirement Flex, MaxRetirement Flex 10, MaxLife Multiplier 15 with Critical Illness Protector Multiplier 15 rider, MaxFamily Cover, MaxFamily Protector, MaxLife Protector 2, MaxTerm Value, MaxTerm Value (CI), PremierTerm Plus, PremierTerm Plus (TPD), Mortgage Protect and Mortgage Protect Advantage. .

Annual Premium	Cash Rewards*	Annual Premium	Cash Rewards*
Endowment Plans		Protection Plans	
S\$5,000 – S\$7,999	S\$200	S\$800 – S\$2,399	S\$80
S\$8,000 – S\$11,999	S\$500	S\$2,400 – S\$5,999	S\$150
S\$12,000 – S\$19,999	S\$1,000	S\$6,000 and above	S\$400
S\$20,000 and above	S\$2,000	-	-

5. There is a maximum cash reward that 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 II and PremierLife Heritage (Classic). The maximum reward is reflected below:

PLANS	REWARDS TIERS
(1) PremierLife Legacy	Cash Rewards* per S\$100K SP
(2) MaxRetirement (SP)	
(3) PremierLife Generation	
S\$100,000 - S\$200,000	
S\$200,001 - S\$500,000	
S\$500,001 - S\$1,000,000	S\$200
S\$1,000,001 & above	S\$250
	S\$350
	S\$500 (Max of S\$15,000)
(4) PremierLife Heritage	Cash Rewards* per US\$100K SP
US\$100,000 – US\$200,000	S\$300
US\$200,001 – US\$500,000	S\$500
US\$500,001 – US\$1,000,000	S\$600
US\$1,000,001 & above	S\$700 (Max of S\$14,000)
(5) Mortgage Protector Plus	Cash Rewards*
S\$20,000 – S\$49,999	S\$200
S\$50,000 – S\$99,999	S\$500
S\$100,000 – S\$199,999	S\$1,000
S\$200,000 & above	S\$2,000

6. 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.
7. The following terms shall have the following meanings:
 - a. '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.
 - b. 'Promotional period' shall mean the qualifying period stated in Clause 3
8. OCBC Bank shall not be responsible or liable: a. for any notice or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post; or b. for any breakdown or malfunction in any computer system or equipment.
9. 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 Page 2 of 2 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.