

## Terms and Conditions for OCBC Life Goals Reward Promotion

1. Promotion period: Only valid until 30 September 2017, or for such other periods as may be determined by Oversea-Chinese Corporation Bank Limited ("OCBC Bank") in its sole discretion.
2. Subject to paragraph 3 below, the Promotion is open to individuals who have bought the wealth product(s) and gone through the OCBC Retirement Planner and/ or OCBC Children's Education Planner (each a "Planner") with our staff at the point of purchase (an "Eligible Customer"). Each Eligible Customer will be entitled to receive a cash reward (the "Gift") pursuant to the terms and conditions of the Promotion. The Promotion mechanics are as follows:
  - i. Purchase of product(s) must be made within **30 days after the Eligible Customer has gone through** a Planner with our staff, within the Promotion period.
  - ii. Each Gift is S\$30 worth of cash reward or such other gift as may be determined by OCBC at its sole discretion.
  - iii. The Gift will be given to an Eligible Customer if he successfully goes through a relevant Planner with our staff and also makes a purchase of product(s) relating to that Planner within the time period stated in Clause 2(i) above. That is, a Gift will be given to an Eligible Customer if he has successfully gone through the OCBC Retirement Planner and also makes a purchase of relevant product(s); and/ or the said Eligible Customer will receive a Gift if he has successfully gone through the OCBC Children's Education Planner and makes a purchase of relevant product(s).
3. Each Eligible Customer is only entitled to receive a maximum of **two** Gifts, pursuant to the terms and conditions of the Promotion, regardless of the number of wealth products purchased during the Promotion period. The eligibility of any customer to receive the Gift shall be determined at the absolute discretion of OCBC Bank.
4. The Gift will be credited into the customer's OCBC Bank deposit account or a redemption letter will be sent to the customer, 12 weeks after the policy delivery date or investment settlement date (as applicable).
5. Should any Eligible Customer, after receipt of the Gift, subsequently cancels the insurance policy within six (6) months from the date of placement of such insurance policy, or cancels the UT investment (whether in whole or in part) within the 7-day cancellation period from the date of placement of such UT investment (as applicable), OCBC Bank shall be entitled to debit the value of the Gift or such other amount as it deems fit from any OCBC Bank account or the account from which the funds were used to pay for the relevant insurance policy or, as the case may be, the relevant UT investment.
6. These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposits Accounts (available at [www.ocbc.com](http://www.ocbc.com)). In the event of any inconsistency between these terms and conditions of the Promotion on one part and any other terms and conditions on the other part, these terms and conditions shall prevail.

7. OCBC Bank has the right to end or withdraw the Promotion without giving you notice.
8. OCBC Bank reserves the right to waive/vary/delete any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to the Promotion shall be final and binding on all customers.
9. 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.
10. 10. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
11. These terms and conditions shall be governed by the laws of Singapore and the Customer irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.

## 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 September 2017 to 30 September 2017 (both dates inclusive).
3. Policies must be received by GE 3 October 2017.
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 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	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. A maximum of S\$2,500 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	(1) PremierLife Heritage (Classic)	
S\$20,000 - S\$49,999	S\$200	S\$85,000 - S\$124,999	US\$70,000 – US\$99,999	S\$200
S\$50,000 - S\$99,999	S\$500	S\$125,000 - S\$249,999	US\$100,000 – US\$199,999	S\$500
S\$100,000 - S\$199,999	S\$1,000	S\$250,000 - S\$624,999	US\$200,000 – US\$499,999	S\$1,000
S\$200,000 & above	S\$2,000	S\$625,000 & above	US\$500,000 & above	S\$2,500

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.