

## Terms and Conditions Governing the Bancassurance GREAT Term Guard December Promotion 2022 (the “Promotion”)

1. This Promotion is jointly organised by Oversea-Chinese Corporation Bank Limited (“OCBC Bank”) and Great Eastern Life Assurance Company Limited (“Great Eastern”) (collectively the “Organisers”)
2. This Promotion starts from 1 December 2022 up to 31 December 2022, or such other date as may be determined and notified by the Organisers in their sole discretion (the “Promotion Period”).
3. This Promotion is open to individuals:
  - a. Who accept these terms and conditions; and
  - b. Who purchase the qualifying insurance products in accordance with clause 4.
4. An Eligible Customer will be entitled to receive the following cash rewards upon the purchase of a qualifying insurance product and subject to the conditions described below.

**i. Regular Premium**

- Eligible policy: GREAT Term Guard.

Policies must be purchased within the Promotion Period and incepted by 31 January 2023 (the “Inception Date”).

Qualifying Insurance Products	Minimum Annualised Premium	Cash Reward
GREAT Term Guard	S\$100	S\$15 +S\$15 for every subsequent S\$100 annualised premium

5. Each eligible policy is only entitled to one cash reward. All cash rewards shall be issued by way of a cheque in the policy owner’s name. Multiple eligible policies may not be combined to qualify for a higher or multiple tiers of cash rewards, nor may an eligible policy be split to receive more than one cash reward under the same promotion.
6. Issuance of the cheque for the cash reward to the policy owner is conditional upon the insurance policy not being cancelled during the free-look period (i.e. the period where a policy owner may cancel the policy within 14 days after the policy owner receives the policy document). In the event that the Organisers revoke the cash reward, the Organisers shall be entitled to clawback the full amount of the cash reward issued in the cheque.
7. Without limiting the generality of the above paragraphs, the Organisers may decide at its discretion and without prior notice at any time during the Promotion Period, the policy owners who shall be excluded from eligibility for the Promotion.
8. The Organisers 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, the Organisers reserve 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 a “cash reward” or any of the governing terms in their absolute discretion without notice or to determine and/or amend, by adding to, subtracting from or varying of, any of the terms and conditions of the Promotion, including but not limited to, varying the Promotion 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. The Organisers’ decisions on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by the Organisers.
11. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail.
12. The Promotion cannot be combined or used in conjunction with any other promotions, vouchers, or discount programmes.
13. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-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 right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.