

## Terms and Conditions Governing the Bancassurance May 2022 Promotion (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 May 2022 up to 31 May 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 30 June 2022 (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, except for the “Great Term Guard May 2022 Promotion”.
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 (Cap 53B) to enforce any of these terms and conditions.

## **Terms & Conditions Governing the Great Term Guard May 2022 Promotion (the “Promotion”)**

### **Promotion Period**

1. The promotion period shall run from 1 May 2022 to 31 May 2022 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) at its absolute discretion (the “**Promotion Period**”).

### **Eligibility**

2. You will qualify for the Promotion (“**Eligible Customer**”) if you have purchased the following Qualifying Products during the Promotion Period:
  - i. Great Eastern Life Insurance’s Great Term Guard (“**GTG**”) via the OCBC Mobile Banking App.

### **Promotion Mechanics**

3. An Eligible Customer who purchases GTG with a minimum coverage of S\$100,000 during the Promotion Period will receive an activation code for the redemption of a Burpple Beyond Premium Membership valid for 1 year (“**BBM Code**”).
4. An Eligible Customer who purchases GTG with a minimum coverage of S\$200,000 during the Promotion Period will receive a BBM Code and a Travel with OCBC voucher worth S\$100 (“**TWO Voucher**”).
5. The BBM Code and the TWO Voucher shall collectively be referred to as the “**Gifts**”, and each a “**Gift**”.
6. The Gifts will be sent to the Eligible Customer’s email address registered on the OCBC Mobile Banking App within 3 months from the date the Eligible Customer purchases GTG. The Gifts will be valid for redemption for a period of 3 months from their respective dates of issue.
7. In the event the Eligible Customer cancels, rescinds, and/or withdraws his/her purchase of GTG at any time after making the Purchase, the Eligible Customer shall not be eligible to receive the Gift(s) and shall lose any and all entitlement thereto.
8. The Gifts are not exchangeable for cash, gift vouchers, gift cards, loyalty redemption programme points, and/or other goods and services.
9. The Promotion cannot be combined or used in conjunction with any other promotions, vouchers, or discount programmes, except for the “Bancassurance May 2022 Promotion”.

**Terms Governing the Use of the BBM Code**

10. The BBM Code may be redeemed on Burpple's mobile application or on Burpple's website at: <https://www.burpple.com/beyond/shop/redeem>
11. The BBM Code is strictly not refundable and cannot be replaced if lost, damaged or expired.
12. The BBM Code is not transferrable or exchangeable for cash or other items.
13. The redemption of the BBM Code is fulfilled by Burpple 2021 Pte Ltd and/or Burpple Pte Ltd (as the case may be) ("**Burpple**") and subject to any further terms and conditions which may be imposed by Burpple's respective merchants.
14. The redemption and fulfilment of each BBM Code is subject to Burpple's terms and conditions, including, but not limited to, the auto-renewal of the Burpple Beyond Premium membership plan by default, unless auto-renewal has been deactivated by the Eligible Customer in the Burpple app in advance of the next annual fee payment date.

**Terms Governing the Use of the TWO Voucher**

15. The TWO Voucher will be distributed to the Eligible Customer in the form of a unique coupon code to be used exclusively on the Travel with OCBC online platform ("**Travel Portal**") for a discount of S\$100 off (the "**Discount**") all hotel, flight or car rental bookings made on the Travel Portal ("**Booking**").
16. All travel related services (hotel, flight or car rental booking) are provided by Ascenda Loyalty Pte Ltd (accommodation bookings) and Ascenda Travel Pte Ltd (flight and car rental bookings) (collectively, the "**TWO Merchants**").
17. The relevant coupon code must be manually applied and reflected at check out to enjoy the Discount.
18. The Discount is applicable on the amount payable by cash only. Should the cash amount paid be less than the value of the Discount, any excess or unutilised value of the Discount shall be forfeited and not be refundable or exchangeable.
19. Payment must be made with OCBC Credit / Debit cards only.
20. Bookings are subject to availability and the TWO Merchants' terms and conditions (including without limitation, terms relating to cancellation and/or amendment of Bookings). Please contact the TWO Merchants directly for full details.
21. Each Eligible Customer may only redeem the Discount once. For avoidance of doubt, the Discount shall not apply to any subsequent Bookings made by the Eligible Customer, whether for the Eligible Customer himself/herself or for another person.
22. Any cancellations or changes of Bookings made are subject to the TWO Merchants' and/or supplier's cancellation or change fees indicated in the rules and restrictions applicable to each Booking.

23. Any cancellation or change fees (stated as a percentage) shall be applied to the final, discounted booking amount. In addition, there may be a fixed administrative fee for cancelling or changing a Booking in accordance with the general Travel Portal Terms of Use (<https://www.travelwithocbc.com/terms/ocbc-terms-conditions>).
24. Any refunds will be credited to the credit/debit card account(s) used by the Eligible Customer in cash and/or OCBC reward points, as applicable, in the same proportion that the Booking was paid for. In the event where the original amount paid by the Eligible Customer is insufficient to cover the TWO Merchants' administrative fee and additional supplier's cancellation or change fees, the TWO Merchants will charge the relevant Eligible Customer through manual payment.
25. The Eligible Customer shall not be entitled to any refund of the Discount, or to any discount for any subsequent booking made, in the event that the Eligible Customer's first Booking is cancelled.
26. The Discount is non-transferable and cannot be used in conjunction with other promotions, vouchers, discounts, loyalty programmes and/or privilege card(s) unless otherwise stated.
27. The Discount is not exchangeable for cash, kind or other goods and services.
28. The Discount is valid only for qualifying purchases made online through the Travel Portal at the time of purchase and cannot be claimed after the Eligible Customer has confirmed his/her Booking.

#### **General**

29. The eligibility of any Eligible Customer shall be determined at the absolute discretion of OCBC Bank.
30. OCBC Bank 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 cardholder and the dates of the Promotion.
31. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive a Gift, OCBC reserves the right to (i) forfeit or withdraw a Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant participant to repay to or compensate OCBC the value of the Gift at any time, and OCBC shall have the right to debit the value of the gift plus any goods and services tax or such other amount as it deems fit from the account(s) of the Eligible Customer. No person shall be entitled to any payment or compensation from OCBC should any Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Gift for whatsoever reasons.
32. OCBC Bank reserves the right to substitute or replace the Gifts with any item of similar or lower value, at its sole and absolute discretion without notice to any person.
33. OCBC Bank 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, or any goods and/or services provided by Burpple, Burpple's merchants, or the TWO Merchants. Notwithstanding anything herein, OCBC Bank 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.

34. OCBC Bank'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 OCBC Bank. 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.
35. OCBC Bank 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.
36. 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 (Cap 53B) to enforce any of these terms and conditions.