

**GREAT CareShield Consumer Promotion - Terms & Conditions**

**“GREAT CareShield” Premium Discount Promotion (“Promotion”) Terms and Conditions**

1. This Promotion is open to policyholders who apply for GREAT CareShield (“Qualifying Plan”) from The Great Eastern Life Assurance Company Limited (“GELS”) between 1<sup>st</sup> of October 2024 and 31<sup>st</sup> of March 2025 (both dates inclusive) and where the relevant plan is in force by the 30<sup>th</sup> of April 2025.
2. A premium discount of up to 40% (“Promotional Discount”) will be applied on the total annual premium payable including premium loadings (if any) and excluding the prevailing rate of GST for the first and subsequent years, as set out in the table below: -

Qualifying Plan	Minimum Qualifying Annual Premium*	First Year Premium Discount	Subsequent Years’ Perpetual Premium Discount
GREAT CareShield	≤\$999.99	20%	20%
	\$1,000 and above	40%	20%

\* Minimum Qualifying Annual Premium refers to the total annual premium payable **excluding** discount, premium loadings (if any) and GST.

3. The discounted premium amount will be reflected on the Letter of Conditional Acceptance (LCA) issued by GELS to the policyholder of the Qualifying Plan(s).
4. The discounted premium amount will be reflected on the portion payable in MediSave funds and/or cash.
5. If the policyholder cancels, surrenders or deals with the Qualifying Plan in any way which reduces the total premium payable at purchase within twelve (12) months from the date of issue of the Qualifying Plan, the policyholder shall return the value of the Promotional Discount to GELS. GELS may deduct the value of the Promotional Discount from any sums due or owing to the policyholder from GELS, in its sole discretion.
6. This Promotion is not valid with any other offers or promotions (including where premium vouchers are utilised for payment of premiums) held by GELS.
7. GELS reserves the right to vary these terms and conditions or withdraw this Promotion at any time without prior notice. The decision of GELS on all matters relating to this Promotion shall be final and binding on all customers.
8. By participating in this Promotion, you agree and consent to GELS and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), collecting, using, disclosing, and/or sharing amongst themselves your personal data, for purposes reasonably required by the Companies to evaluate your proposal and to provide the products or services which you are applying for (including any policy renewals and policy upgrades, substitutions or replacements) and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website at <https://www.greateasternlife.com>, which you confirm you have read and understood. Further, you agree that your consent herein supplements but does not supersede or replace any other consents that you may have previously provided to Great Eastern Persons, and your consent herein is cumulative and additional to any rights which any of the Great Eastern Persons may have to collect, use and/or disclose of any of your personal data, with or without your consent, to the extent permitted under applicable law.
9. The terms and conditions of this Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from

the terms and conditions, including the validity and enforceability thereof.