

# Terms and Conditions Governing the GREAT TravelCare Cashback Campaign (“The Promotion”)

## 1. The Promotion

- 1.1 The Promotion will be organised by Great Eastern General Insurance Limited (“**GEG**”). GREAT TravelCare policy is underwritten by GEG and distributed by Oversea-Chinese Banking Corporation Limited (“**OCBC**”)
- 1.2 The Promotion Period shall run from 8 October 2025 to 31 December 2025 (both dates inclusive), or such other period(s) (the “**Promotion Period**”) as may be determined by GEG in its absolute discretion.
- 1.3 Eligible Customer (“You”) refers to the parent who opened the OCBC MyOwn Account for the child.

## 2. Eligibility

You are eligible to participate in this Promotion if You fulfil all the following criteria:

- a) You have performed an Eligible Transaction as described in Clause 3 during the Promotion Period;
- b) You are paying for the Eligible Transaction (You need not be a traveller insured under the Eligible Transaction);
- c) You make the Eligible Transaction(s) within the Promotion Period;
- d) You did not perform an Eligible Transaction with any applicable OCBC staff promotions offered for GREAT TravelCare.

## 3. Eligible Transaction

### 3.1 An Eligible Transaction is

- (1) a GREAT TravelCare single-trip family plan policy purchased with a minimum premium amount of SGD120 after applying any prevailing discounts, by You during the Promotion Period from GEG via OCBC or
- (2) a GREAT TravelCare annual family plan policy purchased by You during the Promotion Period from GEG via OCBC.

This excludes any policy renewal or policy endorsement.

3.2 You can purchase multiple Eligible Transactions.

3.3 The premium(s) for each Eligible Transaction must be fully paid and there is no cancellation or refund done before the policy expiry date or 31<sup>st</sup> March 2026, whichever is earlier.

3.4 Any GREAT TravelCare insurance policy application submitted digitally but failed to be issued due to any reason will not be considered as an Eligible Transaction.

## 4. Promotion Mechanics

4.1 You will be qualified for the Promotion if You purchased the plan types below.

Product	Plan Type	Minimum Premium	Cashback
GREAT TravelCare	Single trip (Family plan*)	S\$120 <i>(after applying any prevailing discounts)</i>	S\$28 cashback
GREAT TravelCare	Annual multi-trip (Family plan*)	Not applicable	S\$68 cashback

\*Family plan refers to the following:

### Single/One Way Trip policy:

You and your husband, wife or unmarried partner; and all your biological or legally adopted children or grandchildren who are travelling from and back to Singapore together, at the same time.

### Annual multi-trip policy

Your husband or wife and all your biological or legally adopted children. These people do not need to travel together on trip but any child under 10 must be accompanied by a parent or adult guardian for the whole trip.

4.1 The cashback will be credited by 31 March 2026 to the bank account or credit card that is used to pay for the Eligible Transaction. You will be notified of the cashback via an SMS when the cashback has been credited to the valid mobile number as per OCBC's records.

4.2 A customer will not be eligible to receive any cashback if:

- You cancel the GREAT TravelCare policy purchased to qualify for this Promotion before the policy expiry date or 31 March 2026, whichever is earlier.
- If You are subsequently discovered to be ineligible to participate in the Promotion or to receive the cashback, GEG reserves the right to (i) forfeit or withdraw the cashback at any time; or (ii) (where the cashback has been applied) claw-back the cashback or request the relevant customer to repay to or compensate GEG the value of the cashback at any time, and OCBC shall have irrevocable authorisation to debit the value of the cashback plus any goods and services tax or such other amount as it deems fit from the account(s) of the relevant customer. No person shall be entitled to any payment or compensation from GEG should any cashback be forfeited or withdrawn, if any cashback is reclaimed by GEG, or if the relevant customer is asked to repay to or compensate GEG the value of the cashback for whatsoever reasons.

4.3 This Promotion is strictly non-transferrable.

## 5. General

- 5.1 The eligibility of any customer to receive any cashback shall be determined at the absolute discretion of GEG. GEG reserves the right to fulfil the cashback by any other means as it deems fit or to substitute any of the cashback with an item of similar value at its sole discretion without notice to any person. The cashback cannot be exchanged for any other items.
- 5.2 GEG 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 customer and the dates of the Promotion.
- 5.3 GEG 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. Notwithstanding anything herein, GEG 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.
- 5.4 GEG 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.
- 5.5 GEG'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 GEG. 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.
- 5.6 These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the 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 rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 5.7 By participating in this Promotion, You hereby agree and consent to the collection, use and disclosure of your personal data, including but not limited to your name, mobile number, and email address, by GEG and its related corporations for the purposes of verifying your identity, assessing your eligibility for the Promotion, contacting You, and administering the Promotion (including the issuance of cashback), and such other related purposes, in accordance with GEG's Data Protection Policy.