

## Terms and Conditions Governing the SRS Bancassurance Promotion 2020 (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 01 January 2020 up to 29 February 2020, 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 product(s) in accordance with clause 4 (each an “**Eligible Customer**”).
4. An Eligible Customer will be entitled to receive the following cash rewards upon the purchase of GREATLife Endowment Insurance 5 (prepayment) using their SRS funds, and subject to the conditions described herein:

Annual Premium	Prepayment before discount	Regular Premium promotion: Cash Reward
S\$3,600 - S\$4,999	S\$18,000 – S\$24,999	S\$150
S\$5,000 - S\$7,999	S\$25,000 – S\$39,999	S\$388
S\$8,000 - S\$11,999	S\$40,000 – S\$59,999	S\$578
S\$12,000 - S\$19,999	S\$60,000 – S\$99,999	S\$988
S\$20,000 and above	S\$100,000 and above	S\$1,788

Policies must be purchased within the Promotion Period and inception by 31 March 2020.

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 under the same promotion, 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 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.