

Great Bundle of Joy 2024 Promotion Terms & Conditions

1. The Great Bundle of Joy 2024 Promotion (“Promotion”) is organised by The Great Eastern Life Assurance Company Limited (“Great Eastern”) and is open to individuals who are expecting or have given birth from 1 January 2024 to 31 December 2024 (both dates inclusive) (“Qualifying Period”).
2. Registration for the Promotion is open to individuals who are Singapore Citizens, Singapore Permanent Residents or foreigners residing in Singapore with a valid Singapore mailing address and employment pass or work permit.
3. Applicants must fulfil all the mechanics as set out in these terms and conditions during the Qualifying Period to qualify for the Promotion (each an “Eligible Applicant”, collectively “Eligible Applicants”).
 - Both parents must complete the Promotion online registration form found at <http://go.greateasternlife.com/gboj> with their personal particulars as set out in the form. Details of both parents are required to ensure there’s no duplicate registration for each newborn.
 - Check the “Agree to all” box in the online registration form to indicate consent by both parents for the collection, use and disclosure of their personal data for purposes related to the Promotion as well as to receive marketing advertising and promotional information from Great Eastern. Where the personal data required includes the personal data of the spouse, the parent who has indicated himself/herself as the main applicant on the online registration form declares that the personal data pertaining to his/her spouse is true and correct and that his/her spouse is aware of and consents to Great Eastern and their authorised service providers processing her/his personal data for the purposes stated herein.
 - Applicants must ensure that their particulars registered are true, complete and accurate in all respects, and that Great Eastern may rely on the information provided in the registration form to contact them for the stated purposes including those described in Great Eastern’s privacy statement (For example, at registration, the applicants must provide their respective registered mobile numbers and valid email addresses which may be used by Great Eastern for the purpose of sending details of promotion(s)).
 - Each Applicant can only register once for the Promotion. If an applicant submits more than one registration form, only the first duly completed registration form received by Great Eastern will qualify.

SECTION A: Complimentary gifts (each item a “Gift”, collectively known as “Gifts”):

4. Eligible Applicants will be notified via email within one (1) week from the date of their registration to participate in the Promotion. The email containing a link to the webpage with details on how the Gifts can be redeemed (“Redemption Web Page”) will be sent to the main applicant’s email address as indicated in the online registration form.
5. Gifts with a one-time promo code will be redeemable via the Great Eastern Rewards App. The main applicant is required to download the Great Eastern Rewards application (“Great Eastern Rewards App”) and register for an account using the same email address provided during registration. The promo code can be found under the “voucher” tab in the Great Eastern Rewards App.
6. Great Eastern may replace, withdraw, or add a Gift at any time without notice or liability. Gifts cannot be converted into cash.

7. Eligible Applicants will be entitled to the following:

Complimentary Gift	Quantity/Duration	Information on items and redemption process
OTO Air Humidifier	One (1)	The OTO Air Humidifier is not guaranteed. Each Eligible Applicant is only entitled to one OTO Air Humidifier upon meeting up with a Great Eastern financial representative for a financial planning session. Redemption of the OTO Air Humidifier is based on a first-come-first-serve basis and while stocks last. No exchanges are allowed.
6-month Personal Accident Protection Plans for the baby/newborn and Parents – please refer to clause 8 for further information.	Six (6) months	<p>If the main applicant has registered for the promotion after the baby’s date of birth, Great Eastern will provide the Protection Plan to both parents and the baby for a term of 6 months, provided that the registration for the Promotion is within 3 months from the date of birth of the baby. If the application is approved, coverage for baby and parent will begin the day after registration. Babies above 3 months old are not eligible for the free 6-month Personal Accident Protection Plan coverage for new-born babies.</p> <p>If the main applicant has registered for the promotion before the baby is born, the parents’ Protection Plan coverage will commence the day after registration. The baby’s Protection Plan coverage will commence on the baby’s date of birth.</p> <p>The Personal Accident Protection Plan coverage includes:</p> <p>Coverage for insured newborn:</p> <ul style="list-style-type: none"> ▪ S\$20,000 accidental death benefit. ▪ S\$100 hospitalisation allowance per day if due to an accident or hand, foot and mouth disease or food poisoning, up to a maximum of 10 days. ▪ Up to S\$1,000 per accident, for reimbursement of medical expenses due to the accident. ▪ Up to S\$500 per incident for reimbursement of medical expenses due to food poisoning ▪ Up to S\$500 for reimbursement of ambulance transportation fees incurred due to an accident. <p>Coverage for each insured mom or insured dad:</p> <ul style="list-style-type: none"> ▪ S\$20,000 accidental death benefit each per insured mom or insured dad. <p>For details on definitions, coverage, and exclusions, please refer to the Certificate of Insurance which will be emailed to the email address provided by the main applicant at the point of registration.</p>

<p>Free home-based baby vaccination programme by Haus Medical</p>	<p>One (1) booking per baby</p>	<ul style="list-style-type: none"> ▪ Registration for the home based baby vaccination programme will be arranged directly by the parent(s) of the child and the appointed service partner, Haus Medical. ▪ Registration booking must be done at the Haus Medical website (https://www.hausmedical.sg) and clinic staff will contact the registered parent to confirm details and the medical appointment. ▪ Parent(s) will have to provide their Great Eastern preferred rep's email address or mobile number during the appointment booking to allow Haus Medical staff to update the Great Eastern preferred rep of any appointment updates. ▪ The series of vaccinations offered for the home based baby vaccination service will be in accordance with those stipulated in the Ministry of Health's (MOH) National Childhood Immunisation Schedule, and MOH's Vaccination and Childhood Developmental Screening must be available and in force at the time of the User receiving the child home based vaccination service ▪ Please read the full T&Cs of the home baby vaccination programme at: https://www.greateasternlife.com/sg/en/personal-insurance/rewards-and-promotions/promotions-and-events/2024/great-bundle-of-joy/baby-home-vaccination-programme-tncs.html
<p>Cloversoft Promo Code</p>	<p>One (1)</p>	<ul style="list-style-type: none"> ▪ \$10 off a minimum \$100 purchase on the Cloversoft platform (www.cloversoftandco.com). ▪ A promo code for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Utilisation of promo codes is on a first-come-first-serve basis, only the first 6,000 Eligible Applicants from the start of the Promotion will be able to use the promo code. ▪ The promo code cannot be used on sale items, for purchase of Cloversoft Toilet Paper 2-Ply & 3-Ply or in conjunction with other promotions, coupons or vouchers. ▪ The promo code is valid till 31 March 2025, 23:59 hours or till the codes are fully utilised, whichever is earlier. ▪ Each promo code is only valid for one usage per Cloversoft account. ▪ Only one promo code can be used for each transaction made on www.cloversoftandco.com. ▪ Promo codes are not exchangeable or refundable for cash or other goods and services. ▪ Additional charges, service fees and minimum net purchase amount for free home delivery may be required and may differ for promotional periods and will be in accordance with that stated on Cloversoft's website. ▪ Cloversoft reserves the right to vary/amend the privileges or terms and conditions of this Promotion without prior notice.

<p>Little Bearnie Promo Code</p>	<p>One (1)</p>	<ul style="list-style-type: none"> ▪ 15% off a minimum \$50 purchase via Little Bearnie's e-store (www.littlebearnie.com). ▪ A promo code for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Utilisation of promo codes is on a first-come-first-serve basis, only the first 8,000 Eligible Applicants from the start of the Promotion will be able to use the promo code. ▪ The promo code is valid till 31 March 2025, 23:59 hours or till the codes are fully utilised, whichever is earlier. ▪ Each promo code is only valid for one usage per Little Bearnie account. ▪ Promo codes cannot be used on sale items and in conjunction with other promotions, coupons or vouchers. Please visit Little Bearnie's website for more details. ▪ Additional charges, service fees and minimum net purchase amount for free home delivery may be required and may differ for promotional periods and will be in accordance with that stated on Little Bearnie's website. ▪ Promo codes are not exchangeable or refundable for cash or other goods and services. ▪ Little Bearnie reserves the right to vary/amend the privileges or terms and conditions of this Promotion without prior notice.
<p>Coco Veda Promo Codes</p>	<p>Each main applicant will receive promo codes for both A and B.</p>	<ul style="list-style-type: none"> ▪ For orders S\$60 and above: 10% discount + free shipping ▪ For Orders S\$100 and above: 15% discount + free shipping ▪ A promo code for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Utilisation of promo codes is on a first-come-first-serve basis and for each promo code, only the first 8,000 Eligible Applicants from the start of the Promotion will be able to use the relevant code. Each promo code can only be used once for purchases on the Coco Veda website (https://cocoveda.sg). ▪ One promo code for (A) and one for (B) will be issued for each main applicant registration. ▪ Promo codes cannot be used on sale items and in conjunction with other promotions, coupons or vouchers. Please visit Coco Veda's website for more details. ▪ The promo codes are valid till 31 March 2025, 23:59 hours or till the relevant promo code has been fully utilised, whichever is earlier. ▪ Additional charges, service fees and minimum net purchase amount for free home delivery may be required and may differ for promotional periods and will be in accordance with that stated on Coco Veda's website. ▪ Promo codes are not exchangeable or refundable for cash or other goods and services. ▪ Coco Veda reserves the right to vary/amend the privileges or terms and conditions of this Promotion without prior notice.

<p>Motherswork Promo Code and Membership</p>	<p>One (1)</p>	<ul style="list-style-type: none"> ▪ 1-year VIP Membership following the purchase of at least one item from the Motherswork website. VIP membership status will be processed within seven (7) working days from the date of the purchase. ▪ 10% off selected regular-priced items (excluded brands - Bugaboo, Elvie, Foreo, Friso, Lollababy, Micro, Mustela, Sova, Stokke, Swandoo and food items). ▪ A promo code for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Utilisation of promo codes is on a first-come-first-serve basis, only the first 8,000 Eligible Applicants from the start of the Promotion will be able to use the promo code. ▪ The promo code cannot be used on sale items and in conjunction with other promotions, coupons or vouchers. Please visit Motherswork’s website for more details. ▪ The promo code is valid till 31 March 2025, 23:59 hours or till the codes are fully utilised, whichever is earlier. ▪ Each promo code shall only be valid for one usage per Motherswork account. ▪ Additional charges, service fees and minimum net purchase amount for free home delivery may be required and may differ for promotional periods and will be in accordance with that stated on Motherswork’s website. ▪ A promo code for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Promo codes are not exchangeable or refundable for cash or other goods and services. ▪ The promo code cannot be used on food items and transactions involving brands such as: Bugaboo, Elvie, Foreo, Friso, Lollababy, Micro, Mustela, Sova, Stokke, Swandoo and food items. This list is subject to revision by Motherswork from time to time. ▪ Motherswork reserves the right to vary/amend the privileges or terms and conditions of this Promotion without prior notice.
<p>PEM Confinement Nanny Agency (PEM) Promo Code</p>	<p>One (1)</p>	<ul style="list-style-type: none"> ▪ \$30 Off 28 Days Confinement Nanny Package ▪ A promo code for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Redemption of promo code is applicable only for bookings made through PEM’s website at https://pemconfinement.com/great-bundle-of-joy-program ▪ The promo code is valid till 31 March 2025, 23:59 hours or till the codes are fully utilised, whichever is earlier. ▪ Each promo code shall only be valid for one usage per PEM Confinement Nanny Agency account. ▪ The promo code is only applicable for booking of the PEM 28 Days Confinement Nanny Package. Should the customer extend the confinement nanny service beyond 28 days, charges for the additional days will be calculated at the package's original price without the promotional discount being applied. ▪ Additional charges and service fees may be required and may differ for promotional periods and will be in accordance to that stated on PEM’s website.

		<ul style="list-style-type: none"> ▪ Promo code is to be used for one-time redemption only and each household may only utilize the promo code once. ▪ Redemption of the promo code is subject to the redemption limit of 1000 and on a first-come-first-serve basis. ▪ The promo code shall be null and void upon the cancellation of service. ▪ The promo code cannot be used in conjunction with any other discounts or promotions. ▪ The promo code cannot be exchanged for cash in part or whole. ▪ PEM reserves the right to change, add, or delete any of the terms and conditions contained herein without any prior notice. ▪ Other terms and conditions listed on PEM's website (https://pemconfinement.com/) apply.
Postnatal Massage Singapore (PNSG) Promo Code	One (1)	<ul style="list-style-type: none"> ▪ \$98 For 1 Session of Prenatal Massage (60 Mins) ▪ A promo code for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Redemption of promo code is applicable only for submissions made on PNSG's website at https://pnsingapore.com/book-prenatal-great-bundle-of-joy ▪ The promo code is valid till 31 March 2025, 23:59 hours or till the codes are fully utilised, whichever is earlier. ▪ Each promo code shall only be valid for one usage per Postnatal Massage Singapore account. PNSG reserves the right to reject any order that has violated this. ▪ The promotional price of \$98 only applies to 1 session of Prenatal Massage. Any subsequent sessions will be charged based on the usual price of the purchased package. ▪ The promo code is not valid in conjunction with any other discounts or promotions. Additional charges and service fees may be required and may differ for promotional periods and will be in accordance to what is stated on PNSG's website. ▪ The promo code cannot be exchanged for cash in part or whole. ▪ PNSG reserves the right to change, add, or delete any of the terms and conditions contained herein without any prior notice. ▪ Other terms and conditions on PNSG's website (https://pnsingapore.com/) apply.
Tian Wei Signature Promo Code	One (1)	<ul style="list-style-type: none"> ▪ \$10 Off Confinement Meals ▪ A promo code for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Redemption of promo code is applicable only for submissions made on Tian Wei's website at https://www.tianweisignature.com/great-bundle-of-joy-program and for home delivery only. ▪ The promo code is valid till 31 March 2025, 23:59 hours or till the codes are fully utilized, whichever is earlier. ▪ Each promo code shall only be valid for one usage per Tian Wei Signature account.

		<ul style="list-style-type: none"> ▪ Only one promo code can be used for each transaction. Tian Wei reserves the right to reject any order that has violated this. ▪ The promotion is applicable to all Tian Wei Signature Confinement Meal Packages and Trial Meals, excluding add-ons. ▪ The promotion can be combined with the “Early Bird” Discount (*The “Early Bird” discount is applicable for orders booked at least 30 days or more before the customer’s estimated date of delivery – EDD). ▪ The promo code is not valid in conjunction with any other discounts or promotions. ▪ Additional charges and service fees may be required and may differ for promotional periods and will be in accordance to what is stated on Tian Wei’s website. ▪ Promo codes are not exchangeable or refundable for cash or other goods and services. ▪ Tian Wei reserves the right to change, add, or delete any of the terms and conditions contained herein without any prior notice. ▪ Other terms and conditions on Tian Wei’s website (https://tianweisignature.com/) apply.
The Therapy Mind Promo Code	One (1)	<ul style="list-style-type: none"> ▪ A choice of: <ul style="list-style-type: none"> (a) One in-person or online 1 on 1 counselling/assessment session with a professional psychologist / counsellors/ psychotherapists from The Therapy Mind; OR (b) One pre/post-natal depression assessment with a professional psychologist/ counsellor/ psychotherapist from The Therapy Mind. <ul style="list-style-type: none"> ▪ A promo code for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Redemption of promo code is applicable only for purchases made on The Therapy Mind’s website at https://thetherapymind.com/contact-us#form. ▪ Only one promo code can be used for each transaction. The Therapy Mind reserves the right to reject any order that has violated this. ▪ Redemption of the promo code can only be made during the Collaboration Period. ▪ Promo code is to be used for one-time redemption only. ▪ The promo code shall be null and void upon the cancellation of service. ▪ Promo codes cannot be used on sale items and in conjunction with other promotions, coupons or vouchers. Please visit The Therapy Mind’s website for more details. ▪ Using a promo code in conjunction with other free gift promotions, may alter the minimum amount for delivery. ▪ Additional charges, service fees and minimum net purchase amount for free home delivery may be required and may differ for promotional periods and will be in accordance to that stated on The Therapy Mind’s website. ▪ The promo code is valid till 31 March 2025, 23:59 hours or till the codes are fully utilized, whichever is earlier.

		<ul style="list-style-type: none"> ▪ Each promo code shall only be valid for one usage per The Therapy Mind’s account. ▪ The promo code is not valid in conjunction with any other discounts or promotions. ▪ Additional charges and service fees may be required and may differ for promotional periods and will be in accordance to what is stated on The Therapy Mind’s website. ▪ Promo codes are not exchangeable or refundable for cash or other goods and services. ▪ The Therapy Mind reserves the right to change, add, or delete any of the terms and conditions contained herein without any prior notice. <p>Other terms and conditions on The Therapy Mind’s website (https://thetherapymind.com/) apply.</p>
<p>BabyNatureCo.com Promo Codes</p>	<p>Each main applicant will receive 5 promo codes.</p>	<ul style="list-style-type: none"> ▪ 15% off Bambam Kids and Aksel Safety Gates ▪ \$30 off maternity pillows, baby room essentials and mummy & baby skincare ▪ 10% off outdoor essentials ▪ One-time \$20 off purchases at Babynatureco.com ▪ \$50 off POLED Pixel UV Sterilizer ▪ The above 5 (five) promo codes for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Redemption of promo code is applicable only for submissions made on BabyNatureCo.com’s website at www.BabyNatureCo.com and for home delivery only. ▪ The promo codes are valid till 31 March 2025, 23:59 hours or till the codes are fully utilized, whichever is earlier. ▪ Only one promo code can be used for each transaction. BabyNatureCo.com reserves the right to reject any order that has violated this. ▪ Promo codes are to be used for one-time redemption only. ▪ Promo codes cannot be used on sale items and in conjunction with other promotions, coupons or vouchers. Please visit BabyNatureCo.com’s website for more details. ▪ Using a promo code in conjunction with other free gift promotions, may alter the minimum amount for delivery. ▪ Additional charges, service fees and minimum net purchase amount for free home delivery may be required and may differ for promotional periods and will be in accordance to that stated on BabyNatureCo.com’s website. ▪ It is advisable to have at least S\$100 net purchase amount in cart after application of promo code in order to be able to checkout. ▪ The promo codes are not valid in conjunction with any other discounts or promotions. ▪ Promo codes are not exchangeable or refundable for cash or other goods and services. ▪ BabyNatureCo.com reserves the right to change, add, or delete any of the terms and conditions contained herein without any prior notice. <p>Other terms and conditions on BabyNatureCo.com’s website (www.BabyNatureCo.com) apply.</p>

<p>Gaia.com.sg Promo Codes</p>	<p>Each main applicant will receive 3 promo codes.</p>	<ul style="list-style-type: none"> ▪ Free 3x GAIA assorted 50ml (worth \$13.80) ▪ One-time \$20 off purchases at Gaia.com.sg ▪ \$50 off POLED Pixel UV Sterilizer ▪ The above 3 (three) promo codes for a one-time transaction will be issued to your account on the Great Eastern Rewards App. ▪ Redemption of promo code is applicable only for submissions made on Gaia.com.sg's website at www.GAIA.com.sg and for home delivery only. ▪ The promo codes are valid till 31 March 2025, 23:59 hours or till the codes are fully utilized, whichever is earlier. ▪ Only one promo code can be used for each transaction. Gaia.com.sg reserves the right to reject any order that has violated this. ▪ Promo codes are to be used for one-time redemption only. ▪ Promo codes cannot be used on sale items and in conjunction with other promotions, coupons or vouchers. Please visit Gaia.com.sg's website for more details. ▪ Using a promo code in conjunction with other free gift promotions, may alter the minimum amount for delivery. ▪ Additional charges, service fees and minimum net purchase amount for free home delivery may be required and may differ for promotional periods and will be in accordance to that stated on Gaia.com.sg's website. ▪ It is advisable to have at least S\$100 net purchase amount in cart after application of promo code in order to be able to checkout. ▪ The promo codes are not valid in conjunction with any other discounts or promotions. ▪ Promo codes are not exchangeable or refundable for cash or other goods and services. ▪ Gaia.com.sg reserves the right to change, add, or delete any of the terms and conditions contained herein without any prior notice. ▪ Other terms and conditions on Gaia.com.sg's website (www.GAIA.com.sg) apply.
--------------------------------	--	---

Personal Accident Protection Plans for the baby and parents

8. The baby, expecting mother/mother and expecting father/father (where applicable) will be entitled to a complimentary Personal Accident Protection Plan for six (6) months ("Protection Plan") if:
- The main applicant completes and submits the online registration form at <http://www.greasternlife.com/baby>
 - The registration form must be completed by the parents of the newborn.
 - The minimum attained entry age of the Protection Plan for the expecting mother/mother and expecting father/father is 19 years old (age next birthday).
 - The maximum attained entry age of the Protection Plan for the expecting mother/mother and expecting father/father is 56 years old (age next birthday).
 - For registrations that are done before the baby is born, the parents' Protection Plan will commence the day after registration for the Promotion. The baby's Protection Plan coverage will commence on the baby's date of birth.
 - For registrations done after the baby is born, the baby's details must be submitted via the online registration form to Great Eastern as set out above, within three (3) months of the baby's date of

birth for the baby to be covered under the Protection Plan. The Protection Plan for the baby and the parent(s) will begin the day after registration.

- The baby is not eligible for the Protection Plan if the main applicant does not register for the Promotion within three (3) months of the baby’s date of birth. (Example: Baby’s date of birth is 01 January 2024, registration for the Promotion must be done by 31 March 2024. The parents will still be eligible for the Protection Plan if they meet the minimum and maximum attained entry age set out above but the baby is ineligible for coverage).
- The “Effective Date” of the Protection Plan for the parents and the baby, will be stated in the Certificate(s) of Insurance issued by Great Eastern which will commence on the 1st of the following month from the application date and the Protection Plan shall expire six (6) months from the “Effective Date” stated therein.
- The Protection Plan for parents is applicable to Singapore Citizens, Singapore Permanent Residents or Foreigners residing in Singapore with a valid Singapore mailing address and employment pass or work permit.
- The baby’s Protection Plan is applicable only to babies who are born in Singapore.
- The details of both the main applicant and the spouse/secondary applicant, and specific details on the parents’ Protection Plan will be stated in one Certificate of Insurance issued by GELS for both parents.
- The e-Certificate of Insurance for the Protection Plans will be emailed to the registered parent(s) designated email address.

9. No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit may, in the insurer’s opinion, expose that insurer to the risk of or result in any breach or violation of, or non-compliance with, any sanction, prohibition, restriction or regulations imposed by any state or transnational organisation including but not limited to the United States of America, the United Nations, the European Union, the United Kingdom, the Republic of Singapore and any state or country where the insurer or its related entity carries on business (“Sanctions”). If the Life Insured, beneficial owner of the policy (if applicable), beneficiary, payee or affiliate of any of the foregoing (collectively the “Insured”) is designated or listed as a person subject to Sanctions (“Restricted Party”) or has any involvement whatsoever with any Restricted Party, whether directly or indirectly, or has been charged, or convicted or has had judgment taken against them under any local or foreign law or regulations implementing any Sanctions, the insurer shall be entitled, in its sole discretion and without incurring any liability whatsoever, to exercise any one or more of the following rights and/or remedies against the Insured, namely (i) cancel, terminate, void and/or nullify any policy contract, transaction or business; (ii) withhold and/or suspend any payment, transfer and/or receipt of any money, refund or benefit; (iii) decline and/or refuse any transaction or request; and/or (iv) take or refrain from taking any step or action necessary to eliminate, reduce or minimise the risk of any breach or violation of any Sanctions or exposure to any Sanctions. The Insured shall indemnify the insurer and hold the insurer harmless from and against any and all losses, damages, costs and/or expenses suffered and/or incurred by the insurer, including but not limited to legal costs and attorney’s fees.

SECTION B: Promotional offers upon the purchase of selected insurance policies:

10. Eligible Applicants will be entitled to the following promotional offers (each an “Offer”, collectively known as “Offers”):

Offers	Quantity/Duration	Qualifying criteria

Complimentary Term Insurance for Parents Campaign (“Term Campaign”)	1 year per Qualifying Plan’s Policyholder and his/her legal spouse	<ol style="list-style-type: none"> This Term Campaign runs from 18 January 2024 to 31 March 2025 (both dates inclusive) (“Term Campaign Period”) and is open to new and existing customers of Great Eastern (“Policyholders”). Subject to the terms and conditions of this Term Campaign, eligible Policyholders who successfully apply for any of the plans as set out below (each a “Qualifying Plan”, collectively “Qualifying Plans”) for his/her child (“Qualifying Child”) will get to enjoy a complimentary 1-year term coverage (“Complimentary Term Insurance”) which provides coverage on Death and Total & Permanent Disability for a sum assured of S\$50,000. “Qualifying Child” refers to the life assured of a Qualifying Plan(s), who is age 1 next birthday. This Complimentary Term Insurance shall be extended to the legal spouse of the Policyholder. The Qualifying Plan’s Policyholder and his/her legal spouse will be automatically covered under the Complimentary Term Insurance if: <ul style="list-style-type: none"> The Qualifying Parent is a Singapore Citizen or Singapore Permanent Resident and is within the age limit of age 18 next birthday and age 65 next birthday when the Complimentary Term Insurance commences; and The Policyholder successfully applies for any of the Qualifying Plans listed here: <table border="1" data-bbox="683 1019 1407 1769"> <thead> <tr> <th>Insurance Category</th> <th>Qualifying Plans</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Accident & Health</td> <td>GREAT Hospital Cash</td> </tr> <tr> <td>GREAT Junior Protector</td> </tr> <tr> <td rowspan="5">Life Protection</td> <td>GREAT Maternity Care Series</td> </tr> <tr> <td><i>To be purchased on the Policyholder of GREAT Maternity Care Series</i></td> </tr> <tr> <td>GREAT Term</td> </tr> <tr> <td>GREAT Flexi Protect Series 3</td> </tr> <tr> <td>GREAT Life Advantage 3</td> </tr> <tr> <td rowspan="4">Wealth Accumulation</td> <td>GREAT Flexi Goal</td> </tr> <tr> <td>GREAT Flexi Cashback</td> </tr> <tr> <td>GREAT Wealth Advantage 3</td> </tr> <tr> <td>GREAT Wealth Multiplier 3 <i>regular premium payment term only</i></td> </tr> </tbody> </table> Each Qualifying Parent is eligible for only one Complimentary Term Insurance. In the event that more than 1 Qualifying Plan was purchased on the Qualifying Child, Great Eastern will regard the Qualifying Parent as covered under the Complimentary Term Insurance applicable to the earliest Qualifying Plan. Upon admission of a 	Insurance Category	Qualifying Plans	Accident & Health	GREAT Hospital Cash	GREAT Junior Protector	Life Protection	GREAT Maternity Care Series	<i>To be purchased on the Policyholder of GREAT Maternity Care Series</i>	GREAT Term	GREAT Flexi Protect Series 3	GREAT Life Advantage 3	Wealth Accumulation	GREAT Flexi Goal	GREAT Flexi Cashback	GREAT Wealth Advantage 3	GREAT Wealth Multiplier 3 <i>regular premium payment term only</i>
Insurance Category	Qualifying Plans																	
Accident & Health	GREAT Hospital Cash																	
	GREAT Junior Protector																	
Life Protection	GREAT Maternity Care Series																	
	<i>To be purchased on the Policyholder of GREAT Maternity Care Series</i>																	
	GREAT Term																	
	GREAT Flexi Protect Series 3																	
	GREAT Life Advantage 3																	
Wealth Accumulation	GREAT Flexi Goal																	
	GREAT Flexi Cashback																	
	GREAT Wealth Advantage 3																	
	GREAT Wealth Multiplier 3 <i>regular premium payment term only</i>																	

		<p>claim by Great Eastern under the Complimentary Term Insurance, the Qualifying Parent will cease to be covered.</p> <ol style="list-style-type: none"> 8. The Complimentary Term Insurance shall apply retrospectively to Qualifying Plans submitted from 1 January 2024 to 17 January 2024. 9. Coverage under the Complimentary Term Insurance will only commence after the freelook period of the Qualifying Plan or from 18 January 2024, whichever is later. 10. The Complimentary Term Insurance shall automatically commence upon the above terms and conditions being fulfilled. No registration is required from a Qualifying Parent to sign up for the Complimentary Term Insurance. 11. If a Qualifying Parent wishes to reject the Complimentary Term Insurance, he/she shall write in to 12. groupcso-sg@greasternlife.com to inform Great Eastern. For other campaign related enquiries, please write in to Promotion-SG@greasternlife.com. <p>For other terms and conditions of the Complimentary Term Insurance for Parents Campaign, please refer to: https://www.greasternlife.com/sg/en/personal-insurance/rewards-and-promotions/promotions-and-events/2024/great-bundle-of-joy/complimentary-term-insurance-for-parents-tncs.html</p>							
<p>Simplified Application of Hospitalisation Plans Campaign (“SIO Campaign”)</p>	<p>Per qualifying child for Simplified Application of Hospitalisation Plans</p>	<ol style="list-style-type: none"> 1. This SIO Campaign is open to existing customers of Great Eastern who have an in-forced GREAT Maternity Care or GREAT Maternity Care 2 policy (“Policyholders”). 2. The SIO Campaign runs from 18 January 2024 to 31 March 2025 (both dates inclusive) or until Great Eastern withdraws the SIO Campaign, whichever is earlier. 3. Subject to the terms and conditions of the SIO Campaign, an eligible Policyholder may purchase any of the plans as set out below (each a “Qualifying Plan”, collectively “Qualifying Plans”) for his/her child (“Qualifying Child”) without medical underwriting. 4. “Qualifying Child” refers to the insured child covered under either the in-forced GREAT Maternity Care or GREAT Maternity Care 2 policy, and who is also the proposed life assured to be covered under the Qualifying Plan(s). 5. The Qualifying Child must be born on or after 37 gestational weeks and be at least 15 days old and discharged from the hospital, but not be more than 90 days old at the point of applying for the Qualifying Plan(s). 6. The Qualifying Plans are listed in Table 1 below. The list of Qualifying Plans is subject to change as determined by Great Eastern: <table border="1" data-bbox="667 1794 1316 2022"> <thead> <tr> <th>Qualifying Plans</th> </tr> </thead> <tbody> <tr> <td>GREAT SupremeHealth A Plus</td> </tr> <tr> <td>GREAT SupremeHealth B Plus</td> </tr> <tr> <td>GREAT SupremeHealth Standard</td> </tr> <tr> <td>GREAT TotalCare A</td> </tr> <tr> <td>GREAT TotalCare B</td> </tr> <tr> <td>GREAT TotalCare Basic A</td> </tr> </tbody> </table>	Qualifying Plans	GREAT SupremeHealth A Plus	GREAT SupremeHealth B Plus	GREAT SupremeHealth Standard	GREAT TotalCare A	GREAT TotalCare B	GREAT TotalCare Basic A
Qualifying Plans									
GREAT SupremeHealth A Plus									
GREAT SupremeHealth B Plus									
GREAT SupremeHealth Standard									
GREAT TotalCare A									
GREAT TotalCare B									
GREAT TotalCare Basic A									

		<table border="1" data-bbox="667 248 1316 380"> <tr><td>GREAT TotalCare Basic B</td></tr> <tr><td>GREAT TotalCare Plus Essential</td></tr> <tr><td>GREAT Hospital Cash Plan A</td></tr> <tr><td>GREAT Hospital Cash Plan B</td></tr> </table> <p>7. Please refer to the applicable policy contract of the Qualifying Plan(s) for the benefits, full terms and conditions, and exclusions that will apply. For avoidance of doubt, pre-existing conditions or congenital illnesses, which refers to any health issue the Qualifying Child had before the purchase of the Qualifying Plan(s), will not be covered even if the Qualifying Plan(s) is purchased through this SIO Campaign.</p> <p>8. This SIO Campaign does not apply to the eligible Policyholder/Qualifying Child's existing plan(s) (such as, but not limited to, a change of plan).</p> <p>For other terms and conditions of Simplified Application of Hospitalisation Plans for GREAT Maternity Care, please refer to: https://www.greateasternlife.com/sg/en/personal-insurance/rewards-and-promotions/promotions-and-events/2024/great-bundle-of-joy/simplified-application-of-hospitalisation-plans-for-gmc-tncs.html</p>	GREAT TotalCare Basic B	GREAT TotalCare Plus Essential	GREAT Hospital Cash Plan A	GREAT Hospital Cash Plan B
GREAT TotalCare Basic B						
GREAT TotalCare Plus Essential						
GREAT Hospital Cash Plan A						
GREAT Hospital Cash Plan B						
<p>New Parents 2024 Consumer Promotion ("Promotion")</p>	<p>One (1) Reward per purchase of selected qualifying plan(s)</p>	<p>1. This Promotion runs from 18 January 2024 to 31 December 2024 (both dates inclusive) and is open to the following selected groups of new and existing customers of Great Eastern ("policyholders"):</p> <ol style="list-style-type: none"> Successful applicants of the GREAT Bundle of Joy 2024 campaign through the Great Eastern website at www.greateasternlife.com/baby; or Policyholders of GREAT Maternity Care policies purchased from 1 January 2024 to 31 December 2024 (both dates inclusive); or Policyholders of selected third-party plans outlined below (with their child as the life assured) and purchased from 1 January 2024 and 31 December 2024 (both dates inclusive). <table border="1" data-bbox="619 1525 1412 1917"> <thead> <tr> <th data-bbox="619 1525 826 1592">Insurance Category</th> <th data-bbox="826 1525 1412 1592">Third-Party Plans</th> </tr> </thead> <tbody> <tr> <td data-bbox="619 1592 826 1917"> <p>Life Protection</p> </td> <td data-bbox="826 1592 1412 1917"> <ul style="list-style-type: none"> • GREAT Flexi Protect 3 • GREAT Flexi Living Protect 3 • GREAT Complete Flexi Living Protect 3 • GREAT Life Advantage 3 • GREAT Life Advantage 3 (Limited Pay) • GREAT Term • Flexi Term (5-year Renewable & Convertible) • Flexi Living Term (5-year Renewable & Convertible) </td> </tr> </tbody> </table>	Insurance Category	Third-Party Plans	<p>Life Protection</p>	<ul style="list-style-type: none"> • GREAT Flexi Protect 3 • GREAT Flexi Living Protect 3 • GREAT Complete Flexi Living Protect 3 • GREAT Life Advantage 3 • GREAT Life Advantage 3 (Limited Pay) • GREAT Term • Flexi Term (5-year Renewable & Convertible) • Flexi Living Term (5-year Renewable & Convertible)
Insurance Category	Third-Party Plans					
<p>Life Protection</p>	<ul style="list-style-type: none"> • GREAT Flexi Protect 3 • GREAT Flexi Living Protect 3 • GREAT Complete Flexi Living Protect 3 • GREAT Life Advantage 3 • GREAT Life Advantage 3 (Limited Pay) • GREAT Term • Flexi Term (5-year Renewable & Convertible) • Flexi Living Term (5-year Renewable & Convertible) 					

		Wealth Accumulation <ul style="list-style-type: none"> • GREAT Wealth Multiplier 3 (RP and SP) • GREAT Wealth Advantage 3 • GREAT Flexi Cashback • GREAT Flexi Goal 	
		Accident and Health <ul style="list-style-type: none"> • GREAT Junior Protector • GREAT Hospital Cash 	
<p>Promotion Mechanics</p>			
<p>2. Subject to the terms and conditions of this Promotion, policyholders who meet the eligibility criteria under Clauses 1(a) or 1 (b) or 1(c) and who subsequently purchase any of the plans as set out below (each a “Qualifying Plan”, collectively “Qualifying Plans”) will get to enjoy the following rewards (“Reward”):</p>			
Insurance Category	Qualifying Plans and its attaching cash-paying riders	Qualifying Annual Premium*	Cash Reward[^]
Life Protection	<ul style="list-style-type: none"> ▪ GREAT Term ▪ Flexi Term (5-year Renewable & Convertible) ▪ Flexi Living Term (5-year Renewable & Convertible) ▪ GREAT Flexi Protect 3 ▪ GREAT Flexi Living Protect 3 ▪ GREAT Complete Flexi Living Protect 3 ▪ GREAT Life Advantage 3 ▪ GREAT Life Advantage 3 (Limited Pay) 	S\$1,500 and above	S\$100
Wealth Accumulation	<ul style="list-style-type: none"> ▪ GREAT Wealth Multiplier 3 (Regular premium) 	S\$3,600 and above	S\$100
Accident and Health	<ul style="list-style-type: none"> ▪ GREAT Critical Cover (Top 3 Cls) ▪ GREAT Critical Cover (Complete) ▪ GREAT Cancer Guard 	S\$1,200 and above	S\$100
	<ul style="list-style-type: none"> ▪ GREAT Hospital Cash ▪ GREAT Junior Protector 	S\$300 and above	S\$30

	▪ GREAT Protector Active		
--	--------------------------	--	--

Notes:

- * *Qualifying Annual Premium refers to the total first-year premiums paid for the policy, including attaching cash paying or specified riders which are eligible for this Promotion.*
- ^ *The Reward(s) will be effected on the total first-year premiums payable including attaching cash-paying or specified riders on the first policy year, across all premium frequency modes, monthly, quarterly, half-yearly or yearly, excluding premium loadings (if any).*

3. To be eligible for the Reward, GELS has to receive the application of the Qualifying Plan(s) under Clause 2 from the policyholder within the New Business Submission period and the Qualifying Plan(s) have to be in force by the Policy Inforce date as set out below:

New Business Submission period	Policy Inforce date
18 January 2024 – 31 December 2024 (both dates inclusive)	31 March 2025

4. Each Qualifying Plan is only eligible one time for the Reward corresponding to the Qualifying Annual Premium for that Qualifying Plan and its cash paying or specified riders (if any). For the avoidance of doubt, premium amounts cannot be combined across multiple Qualifying Plans. In the event that the Reward is applied more than once for the same Qualifying Plan, GELS reserves the right to recover the full value of any additional Reward applied for that Qualifying Plan, from the policyholder.
5. If the policyholder:
- a) cancels or surrenders the Qualifying Plan, or the Qualifying Plan lapse(s);
 - b) replaces the Qualifying Plan; or
 - c) downgrades the plan type and/or deals with the Qualifying Plan in any way which reduces the total first-year premium payable;

within twelve (12) months from the date of issue of the Qualifying Plan, the policyholder shall return the full value of the Reward(s) to GELS immediately. By participating in this promotion, the policyholder agrees that GELS may deduct the value of the Reward(s) which was issued to the policyholder from any sums due owed by GELS to the policyholder, at GELS' sole discretion.

6. If the policyholder exercises a policy alteration to increase the Qualifying Plan's benefits within twelve (12) months from the date of issue of the Qualifying Plan, GELS reserves the right not to top-up or reinstate the Reward(s) from the adjusted premiums of the Qualifying Plan.

		<p>7. The policyholder will be notified of the Reward by way of a letter on successful Direct Credit, PayNow transaction or cheque issued by GELS within sixty (60) days after the free-look period of the Qualifying Plan(s).</p> <p>8. Notification will be mailed out to the policyholder's mailing address provided in their application for the Qualifying Plan. GELS will not be responsible in any way for any non-receipt of the notification should there be a change in the mailing address of the policyholder.</p> <p>9. GELS will disburse the Reward to each Eligible Policyholder using the following methods (in order of priority):</p> <ol style="list-style-type: none"> by way of Direct Credit back to the Eligible Policyholder's instructed bank account provided in their application for the Qualifying Plan; or by way of PayNow to an account registered with the Eligible Policyholder's Singapore National Identification No. (NRIC); or by way of cheque to be mailed out to the Eligible Policyholder's mailing address provided in their application for the Qualifying Plan. <p>10. For policyholders without valid Direct Credit instructions on their bank account or a PayNow account registered with their Singapore Identification No. (NRIC), a cheque will be prepared and mailed out to the policyholder's mailing address provided in their application for the Qualifying Plan. GELS will not be responsible in any way for any non-receipt of the cheque should there be a change in the mailing address of the policyholder.</p> <p>11. GELS reserves the right to vary the method of disbursement and will notify the Eligible Policyholder of any such change at least seven (7) days before the disbursement date of the Reward.</p> <p>For other terms and conditions of the New Parents 2024 Consumer Promotion, please refer to:</p> <p>https://www.greasternlife.com/editor.html/content/corp-site/sg/en/personal-insurance/rewards-and-promotions/promotions-and-events/2024/great-bundle-of-joy/new-parents-2024-consumer-promotion.html</p>
--	--	---

General

- The decision of Great Eastern on all matters relating to the Promotion shall be final and binding on all customers.
- Great Eastern may vary these terms and conditions or suspend or terminate the Promotion without any notice or liability to any party.

13. Great Eastern may replace, withdraw or add Gifts at any time without notice or liability. Gifts cannot be converted to cash.
14. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with this Promotion, these terms and conditions shall prevail.
15. Great Eastern makes no representation to the quality or performance of the Gifts provided by the merchants/ vendors in connection with the Promotion. The applicants acknowledge and accept that use of certain Gifts are subject to the terms and conditions of the relevant merchant providing the Gift.
16. Great Eastern will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the Promotion, the Gifts and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
17. By participating in this Promotion, the applicants agree to release and hold Great Eastern harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
18. the awarding, acceptance, receipt, possession, use or misuse of any Gift or parts thereof awarded pursuant to the Promotion; and
19. the participation in the Promotion or any Gift-related activities.
20. Notwithstanding anything herein, Great Eastern has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
21. If Great Eastern subsequently determines that a person is in fact not eligible, for any reason whatsoever, Great Eastern may at its discretion, disqualify the applicant and clawback/cancel any or all of the Gifts without prior notice.
22. By participating in the Promotion, each applicant agrees and consents to Great Eastern and its related corporations (collectively, the “Companies”), as well as their respective representatives, agents, authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, “Great Eastern Persons”), collecting, using and/or disclosing each applicant’s personal data, for purposes reasonably required by the Companies to administer the Promotion and such other purposes as described in Great Eastern’s Privacy Statement which is accessible from Great Eastern’s website, which each applicant confirms he/she has read and understood.
23. Each applicant’s consents herein supplement but do not supersede nor replace any other consents they may have previously provided to Great Eastern Persons, and their consents herein are cumulative and additional to any rights which any of the Great Eastern Persons may have to collect, use, and/or disclose of that applicant’s Personal Data, with or without that applicant’s consent, to the extent permitted under applicable law.
24. In addition, where personal data of any person is disclosed by an applicant, the applicant further confirms and represents that they have obtained the consent of the individual concerned for the Purposes, unless such consent is not required under applicable laws: (i) to collect such personal data; (ii) for the disclosure of such personal data to the Great Eastern Persons; and (iii) for the Great Eastern Persons’ collection, use and/or disclosure of such personal data.
25. The terms and conditions of the 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.

Information correct as at 5 February 2024.