

Promotion: Get \$50 Guardian Voucher with every Private Car Insurance purchase via yuu App

Promotion mechanics:

yuu Members who purchase Great Eastern's Drive and Save Plus via the yuu App from 1 January 2025 will receive a S\$50 Guardian voucher, while stocks last. T&Cs apply.

Terms & Conditions:

1. This Promotion, organised by The Great Eastern Life Assurance Company Limited ("**GE**") and supported by yuu Rewards Club, is valid from 1 January 2025 (the "**Promotion Period**"), while stocks last, and is open to the yuu Members ("**Eligible Members**") who:
 - a. Purchased any of the Drive and Save Plus plan via the yuu App (the "**Plan**").
2. By purchasing the Plan within the Promotion Period, each Eligible Member agrees to be bound by these Terms and Conditions.
3. Every "Successful Purchase", defined as after the 2 weeks' free look period of the Plan, will each qualify to receive S\$50 Guardian voucher (the "**Prize**") on a while stocks last basis.
4. The decisions of GE on all matters relating to this Promotion are at its discretion and are final, conclusive and binding. GE shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter concerning this Promotion or its decision and no appeal, correspondence or demands or claims will be entertained and no payment or compensation will be given or paid by GE or shall not be liable to any party.
5. The Eligible Members will be credited with a Prize within 2 weeks after the policy commencement date via their registered yuu Account. yuu Rewards Club and GE shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and notify the Eligible Members.
6. GE reserves the right to disqualify – at its sole and absolute discretion, any Eligible Member which it deems inappropriate and to exclude the Eligible Member from the selection to receive a Prize. In the event of the aforesaid disqualification, no explanation will be provided by GE.
7. Without prejudice to other clauses hereto enabling yuu Rewards Club to disqualify any Eligible Member, yuu Rewards Club reserves the right to declare any selection void and to modify the selection details or any part thereof or to cancel the entire selection at any time due to unforeseen circumstances.
8. All Prizes are non-transferable, non-refundable and non-exchangeable for cash or credit, and are subject to any terms and conditions as may be imposed by the merchant, service provider or supplier of the Prizes, if any. yuu Rewards Club shall not be liable for any variation in the Prizes or Prize values.
9. GE shall not be liable in any way to replace any lost or stolen Prizes.
10. Notwithstanding anything in these terms and conditions to the contrary and without prejudice to this clause, GE reserves the right at any time and at its sole and absolute discretion, to substitute, withdraw or cancel any Prize or make changes to the value and/or reduce number of the Prizes at any time without prior notice and without having to disclose any reason therefore and without any payment or compensation whatsoever in lieu thereof. GE also reserves the right at their sole and absolute discretion to terminate the promotion or make changes to any of these terms and conditions at any time without notice.
11. All ancillary costs and expenses, duties, value added taxes or tax liability incurred by the Eligible Member because of obtaining or otherwise in connection with the Prize(s), shall be the sole responsibility of the Eligible Member. yuu Rewards Club shall not be liable for any taxes (including but not limited to income tax), costs, expenses or duties that may arise from the winning of or otherwise in connection with the Prize. Please also take note of the local laws and regulations which may govern the issuance or receipt of or otherwise in connection with the Prize.
12. Eligible member is not qualified for this voucher should he/she cancels any existing private car insurance policy and subsequently purchases a new private car insurance policy under the same plan via the yuu app.
13. In the event of cancellation of the Plan occurring within 6 months from the date on which the Plan was purchased, GE & yuu Rewards Club reserve the right to:
 - a. Cancel the Prize if the Prize has not been redeemed; or
 - b. Recover the Prize value from Eligible Member if the Prize has been utilised.
14. Without prejudice to this clause, to the fullest extent permitted by law, yuu Rewards Club excludes all liability for any loss or damage whatsoever suffered (including, without limitation, indirect or consequential loss), or for personal injury suffered or sustained in connection with the Promotion or as a result of issuance, receipt and use of, or otherwise in connection with any of the Prizes.
15. You (including your heirs, executor and/or administrators) hereby agree to indemnify fully and hold yuu Rewards Club and its directors, officers, employees, and assignees or any other associated sponsors thereof (the "Indemnified Parties") harmless from and against any and all claims, losses, liability or damages (including but not limited to economic loss, damage to any property or injury to or death of any person and any legal costs) that may be suffered or incurred by any of the Indemnified Parties arising whether directly or indirectly from:
 - a. any negligent act or omission or willful default, misconduct or fraud by you; or
 - b. any action, claim, loss, damage, cost and expense whatsoever brought against, suffered or incurred arising from or in connection with any breach of the terms and conditions hereunder

(including, without limitation to the generality of the foregoing, a breach of the representations, warranties, undertakings, agreements or acknowledgements hereof) by you.

16. Neither yuu Rewards Club nor yuu Rewards Club's employees, affiliates, representative offices, authorized agencies or any other associated sponsors associated with the Promotion shall be held liable for any delay, cancellation, failure or omission to carry out the Promotion in accordance with these terms and conditions or for any loss or damage suffered by you in relation to the Promotion or your participation therein, including where such delay, cancellation, failure, omission, loss or damage arises out of or in connection with any event of force majeure, including without limitation any calamity or conditions, Acts of God, war or warlike hostilities, civil commotion, riots, blockades, embargoes, sabotages, strikes, fires, lockouts, shortages of material or labor, terrorist activity, outbreaks of disease (epidemic or otherwise), quarantine restrictions, health risk or any defect, failure, or any other occurrence beyond the reasonable control of yuu Rewards Club, yuu Rewards Club's employees, affiliates, representative offices, authorized agencies or any sponsor associated with the Promotion, as the case may be.
17. In the event of any inconsistency between these terms and conditions and any brochures, marketing or other promotional materials or communications relating to the Promotion, these terms and conditions shall prevail.
18. 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.
19. By participating in the Promotion, Eligible Members hereby agree to all the terms and conditions of participating in the Promotion as set out herein, including all amendments, additions, replacements and modifications hereto as may from time to time be made by Great Eastern.
20. These terms and conditions are accurate as of 1 January 2025.