

Great Gold Hunt (“Campaign”) Terms and Conditions (“T&Cs”)

Campaign Details

- 1) Great Gold Hunt (“Campaign”) is a physical treasure hunt where mock gold bars redeemable for prizes will be hidden around Singapore. The Great Eastern Life Assurance Company Limited (“Great Eastern”) is the title sponsor, while BLKJ Havas Pte. Ltd. and Havas Media Asia Pacific Pte Ltd are the event organisers for the Campaign (“Campaign Organisers”). The treasure hunt starts on 26 January 2026, 1000hrs (GMT+08:00) and closes either upon the discovery of all hidden mock gold bars (“hidden item”) or on 14 March 2026, 2359hrs (GMT+8:00), whichever is earlier (the “Campaign Term”). There will also be a lucky draw for the first 20,000 participants who sign up to join the Campaign.
- 2) There is no participation fee for joining the Campaign. A participant (hereinafter referred to as the “Participant”, meaning any individual who participates in the Campaign) agrees that any costs incurred while participating in the Campaign are to be borne solely by the Participant.
- 3) Communications in relation to the Campaign will only be distributed through Great Eastern’s official communication channels.
- 4) By participating in the Campaign, the Participant warrants and represents that the Participant is over the age of 18 years.
- 5) Registration for the Campaign 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. By participating in the Campaign, the Participant agrees to strictly abide by and comply with the game rules (“Rules”) as issued by Great Eastern on the campaign website (<https://greatgoldhunt.com>) (“Campaign website”).
- 6) The Participant agrees that, apart from the Rules issued by Great Eastern, the Participant will take reasonable precautions and safety measures while participating in the event.
- 7) All employees (including contract and temporary staff) and agents of Great Eastern, as well as all employees (including contract and temporary staff) of the Campaign Organisers involved in the organization or development of the Campaign are not eligible to enter the Campaign. Any entries submitted by the above will be void and disqualified.

Prizes

- 8) There will be:
- (a) eight (8) Gold Bars (10g) (“Hunt Prize”) for the first eight (8) Participant(s) to discover a hidden item; and
 - (b) one (1) Gold Bar (10g) (“Lucky Draw Prize”) to be won by Participants who register to participate in the Lucky Draw.
- (each a “Prize”, collectively “Prizes”).

Registration details can be found in the section “Lucky Draw Details” below.

- 9) The maximum amount that each Participant can win in this Campaign is one (1) Lucky Draw Prize and one (1) Hunt Prize (each winning Participant a “Winner”, collectively “Winners”).

Hunt Prize Details

- 10) Upon finding a hidden item, the Participant must notify Great Eastern by submitting the information as described in clause 21, the hidden item’s serial code, and photo via WhatsApp as soon as reasonably possible, but no later than one (1) hour from the time of finding to qualify as a winner of a Hunt Prize. Failure to do so will result in disqualification from the Hunt Prize and Great Eastern may cancel or forfeit the hidden item and its corresponding prize in its sole and absolute discretion.
- 11) In cases where more than one (1) Participant simultaneously claims to have “found” the hidden item, the Participant who first submits the completed details will be declared the winner of that hidden item. If the completed details are submitted by more than one (1) Participant at the same time, Great Eastern reserves the right to determine the winner at its sole discretion, based on available evidence, such as photos, video recordings, witness accounts, and/or other relevant documentation. Great Eastern’s decision will be final and binding, and no appeals will be considered.
- 12) Great Eastern retains the right to forfeit any hidden item(s) and its corresponding Hunt Prize in the event that the hidden item(s) become displaced or deemed ineligible for redemption.
- 13) A Winner will be contacted by Great Eastern within seven (7) days after the result has been verified and confirmed. The results will be published on the Campaign website within seven (7) days from the date the result was verified and confirmed and will remain accessible until 30 April 2026, 2359hrs (GMT+08:00).

Lucky Draw Details

- 14) The Campaign lucky draw (the “Lucky Draw”) is open only to the first 20,000 participants who successfully register for the Campaign via the Campaign website.
- 15) The qualifying period of the Lucky Draw starts on 26 January 2026, 1000hrs (GMT+08:00) and closes either upon (a) the first 20,000 participants to have registered; or (b) by 14 March 2026, 2359hrs (GMT+08:00), whichever occurs earlier.
- 16) The Lucky Draw will be held on a date to be decided by Great Eastern but no later than thirty (30) days after 14 March 2026. The Winner(s) will be selected from those who registered during the qualifying period.
- 17) The Winner(s) will be picked at random by Great Eastern (by manual or computerized means as Great Eastern may determine) in the presence of a scrutineer who is not associated with Great Eastern or otherwise involved in the conduct of the Lucky Draw. Great Eastern reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified.

Prize Collection Details

- 18) The Prize(s) will be given to the Winners at an award ceremony held on a date to be decided by Great Eastern, but no later than ninety (90) days after 14 March 2026, 2359hrs (GMT+08:00) (the “Award Ceremony”). Each Winner agrees that he/she must return the hidden item(s) to Great Eastern at the Award Ceremony in order to receive their Prize.
- 19) Should any Winner be unable to attend the Award Ceremony, they must appoint a representative to attend on their behalf and inform Great Eastern in advance. If a Winner fails to collect their prize at the Award Ceremony (whether personally or through a representative), the Winner must collect the prize from Great Eastern within ninety (90) days from the date of the Award Ceremony. Failure to collect the Prize within the ninety (90) days period shall result in the Prize being forfeited. Great Eastern shall have no obligation to provide further notification or compensation. Great Eastern may, at its sole discretion, retain any forfeited Prize(s) and apply it towards future or related promotional campaigns. Great Eastern’s decision in this regard shall be final and binding.
- 20) Prizes are strictly non-transferable and cannot be converted to cash.
- 21) The Winner must provide documentary proof of his or her residential address and other personal data as may be required by Great Eastern or the Campaign Organisers (including valid identity documents) during the validation and verification process. Great Eastern may request for such information during the validation and verification process or at any time during the Campaign as may be necessary to administer the Campaign, including award of the Prize(s). Participants shall be responsible for ensuring that all information submitted to Great Eastern or the Campaign Organisers,

- including but not limited to their full name, mobile number, their identification number and any other required information, is complete, accurate and up-to-date.
- 22) The Winner shall be responsible for all costs, taxes or charges associated with arranging for the collection, receipt and/or return of the Prize(s) and the hidden items. The Winner agrees that Great Eastern is not responsible for any costs, taxes or charges imposed in association with the above.
 - 23) The Winner agrees to have the Winner's name published across all media and platforms (including but not limited to print, radio, local television programs), or in any other format or media (including but not limited to electronic, social and digital media).
 - 24) Winners agree to participate in at least one (1) media-related activity with Great Eastern and/or the Great Eastern Persons (defined at clause 28) including but not limited to interviews or other publicity-related engagements. Winners further agree that they shall not participate in any other media-related activities in relation to the Campaign without prior consent from Great Eastern.
 - 25) If Great Eastern discovers that a Winner has, amongst other things, conducted himself or herself in an inappropriate manner in the course of playing the game, or in a manner that is clearly prejudicial to the spirit of the game, the Winner will not be entitled to the Prize(s). This includes but is not limited to a Participant monetizing the hints distributed through Great Eastern's official communication channels. Should such a breach be discovered after the Prize(s) have been collected, such Prize(s) shall be forfeited and returned to Great Eastern on demand. Great Eastern reserves the right to withdraw the Prize(s) of Participants who are found to have disrupted, or are disrupting the game, including but not limited to displacing hidden items).
 - 26) If any person is subsequently discovered to be not entitled or otherwise ineligible to participate in the Campaign or to receive a prize, Great Eastern may at its sole and absolute discretion, forfeit or reclaim the Prize and deal with it in any manner as Great Eastern deems fit, including awarding it to another Participant or adding it to the Lucky Draw pool. No person shall be entitled to any payment or compensation from Great Eastern in connection with any forfeited prize. Great Eastern shall have no obligation to provide further notification or compensation whatsoever, to the disqualified Winner(s). Great Eastern's decision in this regard shall be final and binding.
 - 27) Great Eastern reserves the right to modify and/or withdraw the Prize(s) at any time at its sole discretion without any prior/further notice to the Participant.

Personal Data

- 28) By participating in the Campaign, the Participant agrees to receive exclusive promotions, offers, customer rewards and/or product offerings from Great Eastern and its related corporations (collectively, the "Companies"), as well as the Companies' respective representatives, agents, authorised service providers and relevant third parties (collectively with the Companies, "Great Eastern Persons").

- 29) By registering for this campaign, the Participant agrees to receive marketing updates from Great Eastern Persons through email, WhatsApp, SMS and other phone-based messages, voice calls and post.
- 30) Each Participant's consent herein supplements but does not supersede nor replace any other consents that Participant may have previously provided to the Great Eastern Persons, and each Participant's 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 a Participant's Personal Data, with or without that Participant's consent, to the extent permitted under applicable law.

Publicity and Promotional Rights

- 31) Each Participant irrevocably grants perpetual, worldwide, compensation-free and unlimited permission for the Great Eastern Persons(s) to use, reproduce, disseminate and distribute any and all photographs, videos, motion pictures, images, recordings or any other form of record of the Participant's participation and works in the Campaign, whether in original or edited format, and whether now known or in the future invented, for any and all commercial advertising and promotional purposes (including promoting or advertising for the Campaign or for Great Eastern Persons ("Promotional Purposes") now or in future, across all media and platforms (including but not limited to print, radio, local television programs), or in any other format or media (including but not limited to electronic, social and digital media).
- 32) Each Participant further consents to the Great Eastern Persons(s) collecting, using and disclosing personal data, including the Participant's name, email, nickname, image, likeness, voice, photograph, and biographical information for Promotional Purposes now or in future, across all media and social platforms and in any format or media whatsoever. For the avoidance of doubt, the Participant will not be entitled to any compensation in connection herewith.
- 33) In consideration and in return for being allowed to participate in the Campaign, the Participant releases and agrees not to sue any of the Great Eastern Persons from all present and future claims regarding use of the Participant's photographs, motion pictures, images, recordings or any other form of record, by Participant and her heirs, assigns, spouses, partners, personal representatives and/or next of kin.
- 34) Each Participant also agrees to grant Great Eastern Persons the right to sublicense the rights licensed above.
- 35) For the avoidance of doubt, the Great Eastern Persons expressly reserve the right to adapt, edit, or modify the above-mentioned works for any promotional or marketing purposes.

Limitation of Liability, Indemnity and Disclaimer of Warranties

- 36) All Participants in the Campaign agree that the Campaign Organisers, the Great Eastern Persons and their respective affiliates, partners, employees, directors, officers, agents and/or assignees ("the Indemnified Parties") shall not be liable in any way for any and all claims by any Participant or third party. Each Participant further agrees to indemnify the Indemnified Parties from any and all claims by any Participant or third party, including but not limited to:
- (a) Any losses, costs, expenses, fees or damages incurred by the Participant arising out of or in connection with the Campaign or any activity related thereto, including without limitation, any breakdown or malfunction of any computer system or equipment.
 - (b) All injuries, losses or damages to property or person of any kind, including death, claims, actions, proceedings and other liability arising out of or caused in whole or in part, directly or indirectly, by participation in the Campaign or the acceptance, possession, use or misuse of the Prize(s).
 - (c) Any loss, late, mechanically duplicated, illegible, incomplete, tampered, damaged, corrupted or misdirected submissions; and
 - (d) Any claims arising from defamation, slander, libel, breach of privacy or confidentiality, infringement of publicity or personality rights, intentional or negligent infliction of emotional distress, intellectual property rights infringement, or any other tort or damages in any way arising from or related to participation in the Campaign.
- 37) The Campaign Organisers and the Great Eastern Persons shall not be liable to any party whatsoever due to the occurrence of any event or circumstance beyond their control, including without any limitation to, acts of God, natural disasters or catastrophes, riots or wars (whether declared or not), terrorist activities, epidemics, health threats, quarantine requirements, COVID-19 restrictions, change or issuance of new applicable laws.
- 38) The information and material on the Campaign website or Great Eastern's website are provided on an "as is" and "as available" basis. Great Eastern and the Campaign Organisers do not warrant, whether expressly or impliedly, as to the accuracy, adequacy, completeness reliability or availability of the information and materials contained in or accessed through these websites. Great Eastern and the Campaign Organisers do not warrant that the Campaign will be error-free or uninterrupted, and/or that the content or any functions associated with the Campaign website or Great Eastern's official website will operate without disruption or defect, or that these websites are free from any viruses or harmful components nor do they warrant against any harm or damage arising from accessing or using such platforms.
- 39) Great Eastern and the Campaign Organisers make no warranty, whether expressly or impliedly, as to any harm arising from accessing any information or material through the

Campaign website or Great Eastern's website, including and without limitation to harm caused by viruses or similar contamination or destructive features, whether or not known.

- 40) Great Eastern and the Campaign Organisers do not warrant that any hints, clues, clarifications, or any other communication (whether provided electronically, verbally or through any person including Great Eastern agents) given with reference or in relation to the Campaign will be error-free and/or uninterrupted.
- 41) Great Eastern and the Campaign Organisers do not warrant that the Rules are the only safety guidelines that the Participants have to abide by.

General

- 42) Great Eastern reserves the right to amend the Terms & Conditions without prior/further notice. The revised terms and conditions shall apply to the Campaign from the date of publication of the revised terms and conditions on the Campaign website, and the Participant hereby waives any right that the Participant may otherwise have to be notified of, or to consent to, revisions of these terms and conditions.
- 43) Great Eastern reserves the right at its sole discretion, to suspend, postpone or terminate the Campaign or shorten or extend the duration of the Campaign and/or amend, modify, delete, supplement, replace or revise the T&Cs, without any liability or prior/further notification to any person.
- 44) If any term or provision of the T&Cs is held to be illegal or unenforceable, such term or provision shall be deemed to be deleted from the T&Cs and the validity or enforceability of the remainder of the T&Cs shall remain in full force and effect. Great Eastern and the Campaign Organisers failure to enforce at any time the provisions of the T&Cs or any rights in respect thereto shall in no way be considered to be a waiver of such provisions, rights, or elections or in any way affect the validity of the T&Cs.
- 45) The decision of Great Eastern on all matters pertaining to the Campaign including any dispute arising from gameplay, or any information transmitted by Great Eastern and the Campaign Organisers in relation to the Campaign, or interpretation of this T&C(s) is final and binding on all parties in all circumstances. No further correspondence shall be entertained, and the Participant agrees and undertakes to be bound by the aforesaid decisions.
- 46) The Participant hereby agrees and acknowledges that all communications made pursuant to the participation in the Campaign shall be given legal effect, validity, and enforceability and shall have, between the parties thereto, comparable evidential value to that accorded to a signed written document.
- 47) The T&Cs shall constitute the entire understanding and agreement between Great Eastern and the Participant.
- 48) In the event of any inconsistency between the T&Cs and any brochure, marketing, promotional material or any other T&Cs relating to the Campaign, these T&Cs shall prevail.

- 49) The T&Cs do not confer rights on any third parties, whether under the Contracts (Rights of Third Parties) Act 2001 or otherwise. No third party shall have any right to enforce any provision of the T&Cs.

- 50) These terms and conditions shall be governed by and construed in accordance with the laws governing the Republic of Singapore. Any disputes relating to these terms and conditions shall be subject to the exclusive jurisdiction of the courts of the Republic of Singapore.

Information correct as at 26 January 2026.