

My CI Gap (“Campaign”) Terms and Conditions (“T&Cs”)

Campaign Details

- 1) My CI Gap (“Campaign”) is organised by The Great Eastern Life Assurance Company Limited (“Great Eastern”) and runs from 1 April 2026 to 31 May 2026 (both dates inclusive) (“Qualifying Period”).
- 2) During the Qualifying Period and subject to clause 5i below, registration for the Campaign will be open to Participants over the age of 18 years old, who are Singapore Citizens, Singapore Permanent Residents or foreigners residing in Singapore with a valid Singapore mailing address and Foreign Identification Number (FIN) issued by ICA.
- 3) Financial representatives of Great Eastern are not eligible to enter the Campaign. Entries submitted by the above will be void and disqualified.
- 4) During the Qualifying Period, a participant (hereinafter referred to as the “Participant”, meaning any individual who participates in the Campaign) can register their application on <https://www.greasternlife.com/sg/en/personal-insurance/rewards-and-promotions/promotions-and-events/2026/mycigap.html> (“Campaign website”) to be entitled to the following My CI Gap Campaign benefit(s):
 - i. Section A – Complimentary Early Reward for the first 5,000 Participants
 - ii. Section B – Lucky Draw Prize for 20 Participants(each a Benefit, collectively “Benefits”).
- 5) Participants must fulfil all the requirements as set out in these T&Cs during the Qualifying Period to qualify for the Benefit(s), including the following:
 - i. Participants must complete an interactive quiz (“Quiz”) available on the Campaign Website from 8 April 2026 by answering questions on critical illness coverage and must complete the Campaign online registration form with their personal particulars as set out in the form embedded inside the Quiz. Details of the Participants are required to ensure that there is no duplicate registration.
 - ii. Check the “Agree to all” box in the online registration form to provide consent for the collection, use and disclosure of personal data for purposes related to the Campaign.
 - iii. Participants can only register once for the Campaign. If Great Eastern receives more than one registration form using the same personal particulars, only the first duly completed registration form received by Great Eastern will qualify and subsequent applications will be voided.
- 6) The results from the Quiz do not constitute professional advice for insurance coverage. Participants are encouraged to reach out to a financial representative for personalised assessment.

SECTION A: Complimentary Early Reward for the first 5,000 Participants

- 7) The first 5,000 successful registrants of the Campaign will be entitled to a S\$5 Grab voucher.
- 8) Only the first 5,000 participants will receive an email within two (2) weeks from the date of having successfully registered for the Campaign, notifying them on the issuance of the Grab voucher in the form of an e-code via email and SMS.
- 9) The use of the voucher is subject to the voucher-issuing merchant's terms of use, which may be amended from time to time. A person is deemed to have accepted and agreed to the relevant terms and conditions if such person purchases, uses or carries out any activity or transaction or makes any dealing involving such vouchers. Any unused balance of a voucher will not be refunded. Expired vouchers will not be replaced.
- 10) The Grab voucher cannot be encashed, gifted, or transferred.

SECTION B: Lucky Draw Prize for 20 Participants

- 11) The Campaign lucky draw (the "Lucky Draw") is open to all participants who successfully register for the Campaign via the Campaign website. 20 lucky winners will receive S\$300 worth of cash.
- 12) The qualifying period of the Lucky Draw starts on 1 April 2026 and closes by 31 May 2026.
- 13) Selection of winners ("Selection") is on a date to be decided by Great Eastern but no later than thirty (30) days after the end of the Qualifying Period. Winners will be selected from all participants who successfully registered during the Qualifying Period.
- 14) 20 winners will be selected at random by Great Eastern (by manual or computerised 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.
- 15) Winners will be contacted by Great Eastern within fourteen (14) days after the Selection to claim their cash prize via PayNow or Cheque. Screenshots of PayNow transaction or photos of the cheque may be taken as proof of Benefit given to winners.
- 16) 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 June 2026, 2359hrs (GMT+08:00).

Lucky Draw Prize Collection Details

- 17) The Winner must provide documentary proof of his or her residential address and other personal data as may be required by Great Eastern (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, including but not limited to their full name, mobile number, partial identification number and any other required information, is complete, accurate and up to date.
- 18) The Winners agree to have their 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).
- 19) 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.
- 20) 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

- 21) By participating in the Campaign, the Participant agrees to be contacted by the relevant servicing representative of Great Eastern, or where applicable, an OCBC servicing representative, for marketing purposes relating to the Promotion, and for financial advisory services and products distributed by Great Eastern.
- 22) By participating in this Campaign, each Participant agrees and consents to Great Eastern and Great Eastern's related corporations (collectively, the "Companies"), as well as their respective representatives, the Companies' authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), collecting, using, disclosing, and/or sharing amongst themselves such personal data, for purposes reasonably required by the Companies to administer this Campaign and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website, which each Participant confirms they have read and understood.
- 23) 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.

Limitation of Liability, Indemnity and Disclaimer of Warranties

- 24) All Participants in the Campaign agree that 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.
- 25) 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.
- 26) 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 does 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 does 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.

General

- 27) Great Eastern reserves the right to amend the T&Cs without prior/further notice. The revised T&Cs shall apply to the Campaign from the date of publication of the revised T&Cs 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 T&Cs.
- 28) 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.
- 29) 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's 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.
- 30) 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 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.
- 31) 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.
- 32) The T&Cs shall constitute the entire understanding and agreement between Great Eastern and the Participant.
- 33) 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.
- 34) 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.
- 35) These T&Cs shall be governed by and construed in accordance with the laws governing the Republic of Singapore. Any disputes relating to these T&Cs shall be subject to the exclusive jurisdiction of the courts of the Republic of Singapore.

Information correct as of 7 April 2026.