

Great Retirement Challenge (“Campaign”) Terms and Conditions (“T&Cs”)

Campaign Details

- 1) Great Retirement Challenge (“Campaign”) is organised by The Great Eastern Life Assurance Company Limited (“Great Eastern”) and runs from 27 July 2026 to 18 October 2026 (both dates inclusive) (“Qualifying Period”). Great Eastern is the title sponsor, while Trinax Private Limited is the campaign game developer for the Campaign (“Campaign Game Developer”).
- 2) During the Qualifying Period and subject to clause 5i below, registration for the Campaign will be open to Participants between 19 to 70 age next birthday 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, as well as employees (including contract and temporary staff) of the Campaign Game Developer involved in the organisation or development of the Campaign Game, are not eligible to enter the Campaign. Any 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://greateasternlife.com/greatretirementchallenge> (“Campaign website”) to be eligible for the following prize(s):
 - i. Section A – Weekly Leaderboard Prizes for the Great Retirement Challenge (“Game”)
 - ii. Section B – Grand Lucky Draw Prize(each a Prize, collectively “Prizes”).
- 5) Participants must fulfil all the requirements as set out in these T&Cs during the Qualifying Period to be eligible for the Prize(s) as a winner (hereinafter referred to as the “Winner”, meaning any individual who wins any of the Prizes in the Campaign), including the following:
 - i. Participants must complete the Campaign online registration form with their personal particulars as set out in the form to register for the Campaign. 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, as well as to receive marketing advertising and promotional information from Great Eastern.

- 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) Great Eastern shall not be liable for any incomplete, lost, late, damaged, illegible or misdirected form entries or Game attempts, for any reason whatsoever or problems or technical malfunction of any telephone network or lines, computer online systems, servers, providers or technical problems, or any combination thereof.
- 7) Great Eastern shall not be liable for or be responsible in respect of any expenses, losses, costs, injuries, damages, liabilities or other consequences of whatsoever nature (collectively "Losses") suffered or incurred directly or indirectly by Participants of the Game, howsoever caused or arising and without limiting the generality of the foregoing, whether by reason of or on account of any act or omission whether negligent or otherwise on the part of Great Eastern or its employees or financial representatives.
- 8) The decision of Great Eastern shall be final and binding on all Participants. Notwithstanding anything herein, Great Eastern has the absolute discretion to determine the eligibility of any Participant for the Game. Great Eastern reserves the right to disqualify and withdraw the participation of any person who is non-compliant with the T&Cs of the Game, in its sole and absolute discretion. Should a Participant be deemed ineligible after the announcement of Winners of the Game has been made, Great Eastern reserves the right to disqualify such Participant and clawback the Prize (or the monetary value equivalent thereof), if such Prize has already been awarded or utilised, and deal with it in any manner as Great Eastern deems fit, including awarding it to another Participant. 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).

SECTION A: Weekly Leaderboard Prize for Game

- 9) To play the Game, Participants must create a unique Game ID that is first submitted in the Campaign online registration form. By submitting the Game ID in the Campaign online registration form, the Participant agrees to have their Game ID collected, used, disclosed, and/or shared to be displayed on the game leaderboard and/or on Campaign website. The Participant shall ensure that no personal information is included in their Game ID. Great Eastern shall not be liable for any personal information revealed in the Game ID. Each Participant can only create one unique Game ID.
- 10) To qualify for the Weekly Leaderboard Prize of S\$100 FairPrice Vouchers for each Winner, Participants must have a valid Game ID that was registered via Campaign online registration form, play the Game and be ranked within the top ten (10) high scores on the leaderboard for any week ("Weekly Leaderboard") within the Qualifying Period.
- 11) During the Qualifying Period, there will be a total of twelve (12) Weekly Leaderboards, and each Weekly Leaderboard refreshes every Monday, 0000hrs (GMT+08:00).
- 12) Participants have unlimited attempts to play the Game and achieve high scores during the Qualifying Period. All high scores are reset every week on Monday, 0000hrs (GMT+08:00) within the Qualifying Period.
- 13) The maximum amount that each Participant can win in this Campaign is one (1) Weekly Leaderboard Prize (each winning Participant a "Winner", collectively "Winners").
- 14) Ten (10) Winner(s) will be determined at the timestamp of every Sunday, 2345hrs (GMT+08:00) during the Qualifying Period, based on the top ten (10) highest scores on Weekly Leaderboard. Should there be a tie in high scores, the Game ID with the earliest timestamp shall take precedence.
- 15) The preview of Weekly Leaderboard within the Game may not be indicative of the Weekly Leaderboard Winners. Refer to Campaign website for the official list of qualified Winners. The results of each Weekly Leaderboard will be published on Campaign website within seven (7) days after the end of each Weekly Leaderboard.
- 16) Any form of cheating, multiple accounts from the same Participant with different Game IDs, or manipulation of the Game will result in immediate disqualification. Great Eastern has the sole and absolute discretion to define and implement the logic of identifying cheating or manipulation attempts. Great Eastern reserves the right to disqualify any Participant(s) identified by the above logic and has no obligation to provide further notification or compensation whatsoever, to the disqualified Participant(s).

SECTION B: Grand Lucky Draw Prize

- 17) The Campaign lucky draw ("Grand Lucky Draw") is open to all Participants with a high score of 100,000 points or more in any week within the Qualifying Period. Great Eastern employees (including contract and temporary staff) are not eligible to enter the Grand Lucky Draw.
- 18) One (1) Winner will be entitled to a complimentary single premium retirement policy, Prestige Life Rewards 5 (SGD), with a single premium of S\$50,000, subject to financial underwriting and standard eligibility requirements. If the Winner redeems the Prize, the Winner shall be the Policyholder of the policy.
- 19) All eligible Participants, based on their unique Game ID, have one (1) chance to win the Grand Lucky Draw, regardless of the number of attempts or the ranking of high scores.
- 20) Selection of Winner ("Selection") is on a date to be decided by Great Eastern but no later than twenty-one (21) days after the end of the Qualifying Period.
- 21) One (1) Winner 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 Winner(s) to replace any Winner who is or may be subsequently found to be ineligible, disqualified or fails the financial underwriting.
- 22) The result 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 November 2026, 2359hrs (GMT+08:00).
- 23) As the policy requires financial advisory and the Winner to undergo financial underwriting, a financial representative from Great Eastern will contact the Winner to assist. If the Winner has a preferred financial representative and wishes to appoint him or her, the appointed representative shall assist the Winner. Otherwise, a representative will be assigned to assist the Winner.
- 24) If the Winner fails financial underwriting or other standard eligibility criteria, Great Eastern reserves the right to forfeit the Grand Lucky Draw Prize without any payment or compensation, and award it to a reserve Winner who passes the aforementioned criteria.
- 25) To prevent policy abuse, the complimentary policy cannot be terminated for one (1) year. The Winner will be requested to sign a form to acknowledge this point.

Prestige Life Rewards 5 (SGD)

- 26) The projected payout of S\$100,000 is based on an illustrated investment return of 4.25% per annum, with total illustrated benefits of S\$112,001. Based on an illustrated investment return of 3.00% per annum, the total illustrated benefits will be S\$88,069. The projections assume a single premium of S\$50,000, surrendered at the end of thirty-five (35) policy years, under the monthly payout option.
- 27) The total illustrated benefits mentioned above comprise guaranteed and non-guaranteed benefits and are for illustrative purposes and subject to rounding. Please refer to the policy illustration for the exact values. Actual payout will vary according to the premium, chosen payout option, number of policy years the policy is in force and the future performance of the participating fund. The illustrated investment return rates are not guaranteed and do not represent the upper and lower limits on the investment performance of the participating fund. They also do not represent the expected or actual returns of the participating plan.
- 28) For full details on the terms and conditions, definitions, coverage, and exclusions, please refer to the policy documents.

Prize Collection Details

- 29) Winners must ensure that accurate and valid particulars (including email address and mobile number) are provided to Great Eastern. Great Eastern shall not be liable if it is unable to contact the Winners due to inaccurate particulars provided (including an incorrect email address or mobile number). Great Eastern, may at its sole and absolute discretion, forfeit or reclaim the Prize(s) and deal with it in any manner as Great Eastern deems fit, including awarding it to another Participant.
- 30) Winners 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.
- 31) The Winners of Weekly Leaderboard Prizes will be contacted ("Notification") by Great Eastern within fourteen (14) days after the end of each Weekly Leaderboard to claim their Weekly Leaderboard Prize. The Notification will set out the process for redemption of the Prize.
- 32) The Winner of the Grand Lucky Draw will be contacted through Notification by Great Eastern within seven (7) days after the Selection to claim their Prize. The Notification will set out the process for redemption of the Prize.

- 33) 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).
- 34) If any Winner fails to produce proof of identity and/or eligibility or does not redeem the Prize by 31 December 2026, 2359hrs (GMT +08:00), Great Eastern reserves the right to forfeit the Prize. No correspondence or claims will be entertained in the event of such forfeiture. A Winner whose Prize has been forfeited shall not be entitled to any payment or compensation whatsoever from Great Eastern.
- 35) Vouchers cannot be encashed, gifted or transferred, and is subjected to the voucher-issuing merchant's term 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.
- 36) 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. Great Eastern shall be entitled at its sole and absolute discretion to replace or substitute the Prizes with another item of equal or similar value selected by Great Eastern.
- 37) All Prizes are non-replaceable, non-cumulative and cannot be used in conjunction with any other promotions, offers, rewards, loyalty programmes and/or discounts.

Personal Data

- 38) 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, and for financial advisory services and products distributed by Great Eastern.
- 39) 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.
- 40) 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.

- 41) 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

- 42) 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.
- 43) 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.
- 44) 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

- 45) 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.
- 46) 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.
- 47) 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.
- 48) 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.
- 49) 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.
- 50) The T&Cs shall constitute the entire understanding and agreement between Great Eastern and the Participant.
- 51) 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.
- 52) 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.
- 53) 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 at 6 August 2026.