

Terms and Conditions

1. About the Contest

“The 2026 Health RESET: Let the Great Journey Begin” contest (“Contest”) is organised by Great Eastern Life Assurance (Malaysia) Berhad (the “Organiser”).

Participation in this Contest is subject to these Terms and Conditions and any other terms and conditions as may be imposed by the Organiser from time to time. We reserve the right, at its sole discretion and without prior notice, to modify, suspend, or terminate the Contest without incurring any liability. By participating in the Contest, participants are deemed to have read, understood, and agreed to be bound by these Terms and Conditions, including any amendments made from time to time.

This Contest and its related Prizes are not valid in conjunction with any other offer or promotional product bundle outside of this Contest. All entries are non-transferable and non-assignable.

2. Contest Period

This Contest runs from **12:00 a.m. (MYT) on 1 January 2026 to 11:59 p.m. (MYT) on 31 January 2026** (“Contest Period”). Any entries received after the Contest Period, or that are late, lost, incomplete, or misdirected, will be disqualified. The Organiser reserves the right, at its sole discretion, to modify, extend, or shorten the Contest Period without prior notice.

3. Eligibility

This Contest is open to individuals who are eighteen (18) years of age and above and residents of Malaysia as of 1 January 2026.

Employees of the Organiser, its subsidiaries, Financial Advisors/ Agents, related companies, advertising and promotion agencies, are not eligible to participate.

4. Contest Mechanics

All entries must be submitted via **participant's personal Instagram account** and is set to **Public**.

To participate in the Contest, participants must complete all the following steps:

1. Follow our Instagram account @GreatEasternMY
2. Tag three (3) friends in the comment section of the Contest post
3. Complete and submit the Contest form available at my.gelife.co/2026HealthRESET
4. Post a creative photo / video and caption on your IG feed.

Begin your caption with: “In 2026, my health goal is #TheGreatJourney #GreatEasternMY, ensuring that the post is publicly viewable for verification purposes during the Contest Period.

Failure to complete any of the above steps may result in disqualification at the Organiser's sole discretion.

This Contest is in no way sponsored, endorsed, administered by, or associated with Instagram. Participants acknowledge that they are providing information to the Organiser and not to Instagram.

5. Prizes

A total of one hundred and eighteen (118) winners will each be entitled to receive one (1) health screening package (“Prize”), to be fulfilled at participating hospitals or medical centres in Malaysia.

The Organiser will select the final Contest winner, who will take away health screening packages sponsored by The Great Journey (“TGJ”) partners of up to RM 3,000.

The type, scope, location, and value of the health screening package shall be determined by the Organiser at its sole discretion and may vary depending on availability, hospital partner, and location. The indicative value of each Prize may differ and will be communicated to the winner upon notification.

- 5.1 All Prizes are non-transferable, non-exchangeable, and not redeemable for cash. The Organiser reserves the right, at its sole discretion, to substitute any Prize with another Prize of equivalent value without prior notice. Any variation in the value of the Prizes shall not be the subject of any claim against the Organiser.
- 5.2 Any ancillary costs, including but not limited to delivery charges and any applicable taxes, duties, or levies, shall be borne solely by the winner(s).
- 5.3 To the extent permitted by law, the Organiser makes no representation or warranty, whether express or implied, in respect of the Prizes, including but not limited to their quality, condition, suitability, or fitness for any purpose. By participating in this Contest and/or accepting any Prize, each participant and winner agrees to release and indemnify the Organiser against any loss, damage, claim, liability, cost, or expense arising from or in connection with:
 - a. participation in this Contest;
 - b. the acceptance, use, or enjoyment of any Prize; and/or
 - c. any applicable tax obligations arising from the receipt or use of the Prize,

save for any liability that cannot be excluded under applicable laws.

The health screening packages do not constitute medical advice, diagnosis, or treatment. Winners are advised to consult qualified medical professionals for any medical concerns.

6. Winners and Judging Criteria

A total of one hundred and eighteen (118) winners will be selected at the conclusion of the Contest, based on creativity, originality, relevance to the Contest theme, and overall presentation, as determined by the Organiser at its sole discretion. The Organiser reserves the right to disqualify any participant who fails to comply with these Terms and Conditions.

The winners will be notified via direct message on Instagram or such other method as determined by the Organiser by a date specified by the Organiser. All decisions made by the Organiser are final and binding, and no correspondence or appeals will be entertained.

Instructions on Prize redemption or delivery will be provided in the winner notification. Any winner who fails to respond or claim the Prize within the stipulated time as notified by the Organiser shall be deemed to have forfeited the Prize, and no compensation or replacement will be provided.

7. Submitted Content

All content submitted by participants in connection with this Contest, including but not limited to photographs, captions, text, videos, and other materials (excluding participants' personal data) ("Submitted Content"), shall remain the property of the respective participant.

By participating in the Contest, each participant irrevocably grants the Organiser a royalty-free, non-exclusive, perpetual, worldwide license, to the extent permitted by law, to use, reproduce, publish, display, modify, adapt, and create derivative works from the Submitted Content for purposes related to the Contest, including but not limited to marketing, publicity, and promotional purposes, across any media now known or subsequently developed.

Each participant represents and warrants that the Submitted Content:

- a. is original and created by the participant or that the participant has obtained all necessary rights, consents, and permissions for its use;
- b. does not and will not infringe any intellectual property rights, privacy rights, or other rights of any third party;
- c. is not unlawful, defamatory, obscene, offensive, discriminatory, or otherwise inappropriate or objectionable;
- d. does not contain any malicious software, viruses, corrupted files, or harmful code; and
- e. does not violate any applicable laws or regulations or any agreement to which the participant is a party.

To the extent permitted by law, each participant agrees to indemnify and hold harmless the Organiser against any loss, damage, liability, claim, cost, or expense arising from any breach of the above representations and warranties or from the Organiser's permitted use of the Submitted Content.

The Organiser reserves the right to remove, reject, or disqualify any Submitted Content or participant that it deems, at its sole discretion, to be in breach of these Terms and Conditions or otherwise unsuitable for the Contest.

8. Release and Indemnity

To the extent permitted by applicable law, each participant, by participating in this Contest, agrees to release, discharge, and hold harmless the Organiser, its directors, officers, employees, agents, representatives, affiliates, subsidiaries, advertising and promotion agencies, and service providers from any and all claims, demands, actions, losses, damages, liabilities, costs, or expenses (including legal fees) arising out of or in connection with:

- a. participation in the Contest;
- b. any breach of these Terms and Conditions; and/or
- c. the acceptance, use, misuse, or enjoyment of any Prize.

Each participant further agrees to indemnify and keep indemnified the Organiser against any claims, losses, damages, liabilities, costs, or expenses arising from the participant's breach of these Terms and Conditions or any applicable laws.

9. Disclaimers and Limitation of Liability

- a. The Organiser shall not be responsible for any entries that are late, lost, incomplete, invalid, misdirected, or not received due to any reason whatsoever, including but not limited to technical failures, network congestion, system errors, or internet connectivity issues.
- b. To the extent permitted by law, the Organiser shall not be liable for any technical failure, malfunction, interruption, or error of any computer systems, servers, software, platforms, or networks, including Instagram, that may affect participation in the Contest or the submission of entries.
- c. If this Contest is unable to proceed as planned due to circumstances beyond the reasonable control of the Organiser, including but not limited to fraud, unauthorised intervention, technical failures, tampering, government restrictions, or force majeure events, the Organiser reserves the right, at its sole discretion, to cancel, terminate, modify, suspend, or postpone the Contest, or to disqualify any participant involved in such circumstances, without prior notice.
- d. To the extent permitted by law, the Organiser shall not be liable for any loss, damage, cost, or expense suffered or incurred by any participant or winner, whether direct, indirect, incidental, or consequential, including personal injury, arising out of or in connection with participation in the Contest or the acceptance or use of any Prize, except for any liability that cannot be excluded under applicable laws.
- e. This Contest is in no way sponsored, endorsed, administered by, or associated with Instagram or any other social media platform. Participants acknowledge that they are providing information to the Organiser and not to Instagram.

10. Personal Data

By participating in the Contest, participants consent to the collection, use, processing, and disclosure of their personal data by the Organiser for purposes related to the administration of the Contest, verification of entries, Prize fulfilment, marketing, and promotional activities, in accordance with the Personal Data Protection Act 2010 and the Organiser's privacy policy.

11. Governing Law and Jurisdiction

These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia. Any dispute arising out of or in connection with this Contest shall be subject to the exclusive jurisdiction of the courts of Malaysia.