

## Great Eastern Reach for Great Contest

### Terms and Conditions

1. The Great Eastern's "Reach For Great Contest" (the "**Contest**") is open to all full-time employees and agents in Malaysia of:
  - (a) The Great Eastern Life Assurance (Malaysia) Berhad ("**Great Eastern**"); and
  - (b) Great Eastern General Insurance (Malaysia) Berhad(collectively, "**Participants**" and each a "**Participant**").
2. The Contest period shall be from 1 September 2022 and will end on 2359 hours on 30 September 2022, or such other period(s) as may be determined by The Great Eastern Life Assurance (Malaysia) Berhad in its absolute discretion ("**Contest Period**").
3. The Participant:
  - a. shall be a full-time employee of or agent in Malaysia, of Great Eastern, or Great Eastern General Insurance (Malaysia) Berhad.
  - b. shall complete the mandatory fields in the Contest submission form and submit it to Great Eastern at <http://my.gelife.co/rfgcontest> within the Contest Period (collectively, "**Entries**" and each an "**Entry**");
  - c. must ensure that the goal can be completed within 2 months.
4. Participants of this Contest are to submit an Entry using the Contest submission form by sharing their "Reach for Great" goal or aspiration, how it inspires them in life, and how they would utilise the grant amount if they win. 4 Participants with the most aspirational Entries will each receive a grant of up to RM5,000 towards fulfilling their goal ("**Grant Prize**"). Out of the 4 Grant Prize Winners, 2 will be awarded to Great Eastern full-time employees, and the other 2 will be awarded to agents from any of the entities mentioned in paragraph 1. For Participants who submit their entries within the first week (1 September - 9 September) and second week (10 September - 16 September), they will stand a chance to win iPad Air (Wi-Fi + Cellular 256GB), excluding any data plan subscription, and AirPods (3<sup>rd</sup> generation) ("**Early Bird Prizes**"). The Grant Prize and Early Bird Prizes shall be known collectively as "**Prizes**".
5. The judging of Entries, determination of the eligibility of any person to participate in the Contest and selection of winners shall be at the sole and absolute discretion of Great Eastern. The decisions of Great Eastern on all matters relating to this Contest are final, conclusive and binding. Great Eastern shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter concerning this Contest or its decisions and no appeal, correspondence or demands or claims will be entertained.
6. All winners will be informed via their registered corporate email by 12 October 2022, where Great Eastern will provide details on the prize redemption ("Winner Announcement Notice"). In the event that the winners do not respond by the date stated in the email or redeem the prize by the stated expiry date, the prize will be forfeited.

7. Great Eastern may replace, modify or withdraw the Grant Prizes or the Early Bird Prizes at any time without notice or liability. Early Bird Prizes cannot be converted to cash, are not transferrable and cannot be substituted with any other prize.
8. Great Eastern makes no representation to the quality or performance of the Early Bird Prizes provided by the merchants/vendors in connection with the Contest. The participants acknowledge and accept that use of the Early Bird Prizes are subject to the terms and conditions of the relevant merchant providing the Early Bird Prize.
9. Grant Prize Winners must sign a form agreeing to the obligations set out briefly in paragraphs 9 to 12. The obligations will be set out in depth in the form. The Grant Prize Winners agree to document and capture the full process of attaining the goal stated in the winning Entry through photographs, videography and written content ("**Goal Attainment Content**"). Grant Prize Winners accept and agree that Great Eastern will be granted permission to collect, use and disclose Grant Prize Winner's personal data in relation to this Contest and in publicising or marketing the Goal Attainment Content. Grant Prize Winners also understand and agree to cooperate with and participate in any publicity activities in relation to the Contest and fulfilment of their goals, without any further payment or compensation thereof. Grant Prize Winners will work with Great Eastern on milestones and the exact content to document the process of attaining the Grant Prize Winner's goal. Grant Prize Winners must submit all Goal Attainment Content to Great Eastern by the stipulated deadline provided by Great Eastern.
10. Grant Prize Winners hereby assign to Great Eastern all rights, title and interest in all intellectual property rights created during the process and in achieving the goal, and to fully disclaim and waive all intellectual property rights and moral rights in favour of Great Eastern. Grant Prize Winners also agree and undertake:
  - (a) that they grant Great Eastern the rights necessary for distribution and public display of any materials and content created and submitted as part of this contest, including the process of achieving the goal, and hereby grant Great Eastern on a royalty-free basis the perpetual right to exclusively and without limitation freely use, modify, copy, reproduce, distribute, broadcast, translate, create derivative works from, alter and publicly display or publish any such intellectual property rights, for whatever purpose including marketing communications and publicity purposes, in any form or medium, either on Great Eastern's social media platforms or elsewhere, whether locally or worldwide;
  - (b) That Great Eastern is the sole owner of any and all copyright arising from creation of the Goal Attainment Content and may use and license others to use the Goal Attainment Content in which Grant Prize Winners appear, in any and all media by any manner or means whether or not now known or invented, used or contemplated, throughout the world, for an unlimited number of times in perpetuity without any further payment made to Grant Prize Winners; and
  - (c) Grant Prize Winners agree that Great Eastern may at their sole discretion, edit, modify, add, delete or change the Goal Attainment Content in any way and further acknowledge that they Great Eastern have no obligation to use the Goal Attainment Content in any manner, in which case, the Grant Prize Winner shall have no further claims whatsoever against Great Eastern.
11. Grant Prize Winners understand and accept that they bear full responsibility for their involvement in fulfilling their goals and accept any risks that it may entail (be they legal, physical, or mental). The Grant Prize Winner agrees to indemnify Great Eastern, its affiliates and its representatives

and third party partners against all claims, liabilities, damages or expenses arising directly or indirectly from the breach of any of their undertakings for participating in this Contest and for using the grant to attain their goals.

12. The Grant Prize will be awarded to the Grant Prize Winners on a reimbursement basis. Grant Prize Winners will need to provide official supporting documents or quotations for relevant amounts to be incurred, to Great Eastern before executing the goal. When the Goal Attainment Content is completed, Grant Prize Winners will need to submit official receipts to be dated within the 2 months from the Winner Announcement Notice and based on actual expenses incurred in relation to the goal. Official receipts submitted have to be of the same description or substantially similar as the official supporting documents or quotations. Great Eastern will then reimburse the Grant Prize, based on the official receipts submitted and not amounting to more than RM5,000 in total.
13. By participating in this Contest, the participants agree to release and hold Great Eastern harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
  - a. the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the Contest; and
  - b. the participation in the Contest or any Prize-related activities.
14. Great Eastern shall have the right to disclose and publish the name and any other particulars (e.g. details in the Entry) of all Participants or any winners for publicity purposes and the winners shall consent, co-operate and participate fully in the activities (including but not limited to interviews) organised by Great Eastern for such purposes without any payment, fee or compensation whatsoever. All details and particulars submitted by Participants must be accurate, true and complete. Incomplete, inaccurate and illegible Entries will be disqualified. If Great Eastern subsequently determines that a person is in fact not eligible, or if a Grant Prize Winner does not fulfil his or her obligations for any reason whatsoever, Great Eastern may at its discretion, disqualify the participant and clawback/cancel any or all of the Prizes without prior notice.
15. The following persons shall not be eligible to participate in this Contest:-
  - Employees of Great Eastern or agents of Great Eastern or Great Eastern General Insurance (Malaysia) Berhad, who are serving their resignation notice period during the Contest Period;
  - Great Eastern employees who are part of the judging panel;
  - Any other person or class of persons deemed ineligible or notified by Great Eastern as being ineligible from time to time.
16. Great Eastern shall not be liable for any incomplete, lost, late, damaged, illegible or misdirected Entries 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.
17. The decisions of Great Eastern on all matters relating to this Contest are at its discretion and are final, conclusive and binding.

18. In the event of any inconsistency between these terms and conditions and any brochures, marketing or other promotional materials or communications relating to the Contest, these terms and conditions shall prevail.
19. The Contest and these terms and conditions shall be governed by and construed in accordance with the laws of Malaysia. The courts of Malaysia shall have exclusive jurisdiction over any disputes arising from these terms and conditions, including the validity and enforceability thereof.
20. Great Eastern reserves the right, at its sole and absolute discretion (without any obligation to provide a reason), to (a) terminate or withdraw this Contest; or (b) vary these terms and conditions without prior notice or liability to any party.
21. By participating in the Contest, Participants hereby agree to all the terms and conditions of participating in the Contest as set out herein, including all amendments, additions, replacements and modifications hereto as may from time to time be made by Great Eastern.
22. By providing the information required for the Contest, each Participant
  - (a) agrees and consents to Great Eastern and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), collecting, using and/or disclosing each participant's personal data, for purposes reasonably required by the Companies to administer the Contest including notifying prize winners, awarding and fulfilment of the prizes and such other purposes as described in Great Eastern's Privacy Statement which is accessible from Great Eastern's website, which each participant confirms he/she has read and understood;
  - (b) consents provided for this Contest supplement but do not supersede nor replace any other consents they may have previously provided to Great Eastern Persons, and their 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 that participant's Personal Data, with or without that participant's consent, to the extent permitted under applicable law
  - (c) agrees to be bound by the rules, regulations and decisions of Great Eastern, and by the terms contained herein. Failure to comply with any of the foregoing will result in a disqualification from the Contest;
  - (d) agrees to cooperate with and participate in any publicity activities without any payment or compensation thereof.

Terms and Conditions dated 30 August 2022.