

Direct Credit Facility e-Connect Campaign Terms and Conditions

- 1 The Direct Credit Facility in e-Connect campaign (the "Campaign") commences from 00:00 hours on 1 April 2021 to 23:59 hours on 31 August 2021 ("Campaign Period").
- 2 The Campaign is open to all Great Eastern Life Assurance (Malaysia) Berhad ("GELM") policyholders excluding GELM staff and agents (the "Eligible Participant").
- 3 The first one hundred (100) customers who successfully register their bank account for Direct Credit Facility online via GELM's e-Connect website at <https://econnect-my.greatasteasternlife.com> ("e-Connect") each month during the Campaign Period qualify to participate in the campaign.
- 4 Shortlisted participants will be contacted by representative from Customer Service Department, GELM through the contact details as registered with GELM, to answer two (2) trivia questions correctly to qualify as a winner.
- 5 The Campaign is limited to maximum of one hundred (100) winners each month within the Campaign Period.
- 6 Each winner is entitled to ONE (1) Lazada Gift Card ONLY (valued at Ringgit Malaysia Fifty Only (RM50.00) each), for the entire Campaign Period.
- 7 The winners' names and partially masked NRIC numbers will be announced on GELM's corporate website or any other medium deemed appropriate by GELM. Winners will also be notified via email.
- 8 The Lazada Gift Card will be sent to the winner's registered email address. In the event that the representatives of GELM are unable to contact the winners after three (3) attempts, the winners will be deemed to have withdrawn from the Campaign and GELM shall be entitled to shortlist another prize winner.
- 9 By **participating** in the Campaign, all of the shortlisted participants hereby consent and authorise GELM to publish or display their particulars/details on the GELM corporate website or any other medium deemed appropriate by GELM, for the purposes set out in these Terms and Conditions.

The protection of personal data is an important concern to GELM. All personal data of the shortlisted participants collected during the Campaign will be processed in accordance with the GELM's Personal Data Protection Notice as available for viewing at <https://www.greatasteasternlife.com/my/en/terms-and-conditions.html> ("PDP Notice"). By **participating** in the Campaign, the shortlisted participants provides his/her consent to GELM processing his/her personal data in the manner set out in PDP Notice and permits GELM to contact the shortlisted participants regarding the Campaign and the results of the Campaign.

- 10 The Lazada Gift Card is non-transferable and is not exchangeable or redeemable for cash or any other gifts. The use of Lazada Gift Card is also subject to Lazada Gift Card Terms and Conditions.
- 11 GELM retains the right to substitute the Lazada Gift Card with another gift of similar value. Any such change will be announced in accordance with Clause 17 below.
- 12 GELM reserves the right to withdraw any winner from the Campaign whom GELM subsequently finds to be not eligible or not entitled to be a winner for any reason.
- 13 If the Campaign is not capable of being administered for any reason, including but not limited to, infection by computer virus, bugs, tampering, unauthorised intervention, any technical failure, communication network failure, hardware and/or software failure, transmission failure, internet line failure and/or otherwise, GELM shall not be held liable for the same and GELM may, with or without notice, do as it deems fit including without limitation cancel or suspend this Campaign.
- 14 GELM shall have the sole and absolute discretion to determine any matters that are not covered in these Terms and Conditions. All decisions by GELM in relation to the Campaign are final and binding on all participants. GELM will not entertain or allow any appeal against any of its decisions.
- 15 GELM reserves the right to vary, cancel, terminate or suspend the Campaign at any time without prior notice. Any such change shall be announced on e-Connect website. For the avoidance of doubt, any variation, cancellation, termination or suspension by GELM of the Campaign shall not entitle the shortlisted participants to any claim or compensation against GELM for any or all loss or damage suffered or costs and expenses incurred by the shortlisted participants either directly and/or indirectly arising from or in connection with the variation, cancellation, termination or suspension of the Campaign by GELM.
- 16 GELM, its officers, employees, agents, affiliates, associated companies or third parties that is related or in connection with this Campaign shall not be responsible for any loss, death, injury or damage, whether to any person or property, that the shortlisted participants may suffer as a result of their participation in this Campaign and/or the acceptance or use of the Lazada Gift Card. Any claim to which legal liability is established shall not include damages for indirect or consequential loss.
- 17 The Campaign and its Terms and Conditions are governed by the laws of Malaysia. The participants agree that the Courts of Malaysia shall have jurisdiction over all matters arising out and/or from the Campaign.
- 18 Failure or delay by GELM to enforce any provision of these Terms and Conditions shall not constitute a waiver of that provision.