

Q3 “Great Health, Great Wealth” Consumer Promotion 2019 (“Promotion”)

Terms and Conditions

1. This Promotion is open to policyholders who purchase a qualifying plan and/or its cash paying riders (if any) having a minimum qualifying annualised premium per plan (“Qualifying Annualised Premium”) as described in clause 2 (“Qualifying Plan”) from The Great Eastern Life Assurance Company Limited (“GELS”) between 3 July 2019 and 30 September 2019 (both dates inclusive) and where such policy and riders (if any) are issued by 31 October 2019.
2. The Qualifying Plans and rewards for this Promotion (“Reward(s)”) are as follows:

Qualifying Plans	Qualifying Annualised Premium ¹ per plan	Rewards on UPGREAT
Accident & Health plans & Riders	S\$600 and above	\$60 (equivalent to 6,000 UPGREAT points ²)
GREAT Life Advantage and GREAT Wealth Advantage plans (and its cash paying riders)	S\$2,400 - S\$3,599	\$150 (equivalent to 15,000 UPGREAT points ²)
	S\$3,600 - S\$4,799	\$350 (equivalent to 35,000 UPGREAT points ²)
	S\$4,800 and above	\$600 (equivalent to 60,000 UPGREAT points ²)

Note: ¹ Qualifying Annualised Premium refers to the total premiums payable per year including the premiums payable for any cash paying riders and loadings (if any) on a Qualifying Plan.

² Every \$1 Reward is equivalent to 100 UPGREAT points. For example, a reward of \$150 is equivalent to 15,000 UPGREAT points.

For the full list of Qualifying Plans, please refer to www.greateasternlife.com

3. Each Qualifying Plan is eligible for one (1) Reward based on the Qualifying Annualised Premium. For the avoidance of doubt, the Qualifying Annualised Premium cannot be combined across multiple Qualifying Plans.
4. In the event that any duplicate Reward is made, GELS reserves the right to recover the full value of the Reward from the policyholder.
5. The Reward(s) will be issued to each eligible policyholder no later than 31 December 2019. Policyholders will be notified in writing through their designated mailing address when the Reward(s) has/have been issued. GELS will not be responsible in any way for any non-receipt of the notification should there be a change in the mailing address of the policyholder.

6. The Reward(s) will be provided in the form of points which can be redeemed for retail vouchers using the UPGREAT mobile application only. Eligible policyholders are required to download the UPGREAT mobile application and register for an account as a Great Eastern customer to receive the Reward(s).
7. Where any expiry date for redemption of the Reward(s) is indicated, the Reward(s) will have to be redeemed through the UPGREAT mobile application prior to such expiry date. GELS will not replace nor extend any expired Reward(s) not redeemed on the UPGREAT mobile application. No further claims can be made for any expired Reward(s).
8. If the policyholder:
 - (a) cancels or surrenders the Qualifying Plan and/or its rider(s), or the Qualifying Plan and/or its rider(s) lapse(s);
 - (b) replaces or amends the Qualifying Plan and/or its rider(s);
 - (c) downgrades the plan type and/or reduces the premium of the Qualifying Plan and/or its rider(s); or
 - (d) exercises premium holiday for the Qualifying Plan and/or its rider(s),within twelve (12) months from the date of issue of the Qualifying Plan and/or its rider(s), whichever is the later, the policyholder shall return the value of the issued Reward(s) to GELS.
9. This Promotion is not valid with other offers or promotions (including where premium vouchers are utilised towards satisfaction of premiums payable) held by GELS unless otherwise stated.
10. GELS shall be entitled at its sole and absolute discretion to replace or substitute any Reward(s) with another gift of equal or similar value selected by GELS.
11. The use of the retail vouchers provided as Reward(s) is subject to the terms and conditions of the merchants providing the relevant products and/or services, where applicable.
12. GELS reserves the right to vary the terms and conditions or withdraw this Promotion at any time without prior notice. The decision of GELS on all matters relating to this Promotion shall be final and binding on all customers.
13. By participating in the Promotion, you agree and consent to GELS 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 your personal data, for purposes reasonably required by the Companies to administer the Promotion and such other purposes as described in GELS' Privacy Statement which is accessible from GELS' website, which you confirm you have read and understood.
14. The terms and conditions of this Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.