

**"New Year, Greater Blessings" Consumer Promotion 2020 ("Promotion")
Terms and Conditions**

1. This Promotion is open to policyholders who apply for one of the Qualifying Plans and its cash paying riders (if any) from The Great Eastern Life Assurance Company Limited ("GELS") between 17 January 2020 and 31 March 2020 (both dates inclusive) and where the relevant plan is in force by 30 April 2020.
2. Depending on the Annual Premium¹ for each Qualifying Plan and its cash paying riders (if any), the policyholder will be entitled to UPGREAT points of varying values ("Reward² (s)") as follows:

Qualifying Plans	Annual Premium ¹ (S\$)	Reward ² (Value of UPGREAT points)
GREAT Life Advantage or GREAT Wealth Advantage	2,400 - 3,599	S\$100
	3,600 - 4,799	S\$300
	4,800 – 5,999	S\$450
	6,000 and above	S\$600

Notes:

¹ Annual Premium refers to the total premiums payable per year for any Qualifying Plan, including the premiums payable for any cash paying riders and loadings (if any) and less any premiums discounts (if applicable).

² Every S\$1 is equivalent to 100 UPGREAT points.

3. Each Qualifying Plan is eligible for one (1) Reward based on the Annual Premium for that plan and its cash paying riders (if any). For the avoidance of doubt, premiums cannot be combined across multiple Qualifying Plans.
4. In the event that more than one (1) Reward is made for any Qualifying Plan, GELS reserves the right to recover the full value of any additional Reward(s) from the policyholder.
5. The UPGREAT points will be credited into the policyholder's account by 30 June 2020, if they qualify for the Reward, and Policyholders will be notified in writing at the mailing address provided in their application for the Qualifying Plan. 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. Subject to Clause 12 below, the Reward(s) will be provided in the form of UPGREAT points only. 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. Policyholders will be able to redeem retail vouchers on their UPGREAT mobile application using their UPGREAT points. The retail vouchers may be subject to further terms and conditions imposed by the merchant providing the relevant products and/or services, where applicable, and policyholders are advised to read these before redemption.

8. 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 by the given expiry date. No further claims can be made for any expired Reward(s).
9. If the policyholder:
 - a. cancels or surrenders the Qualifying Plan and/or its cash-paying rider(s), or the Qualifying Plan and/or its cash-paying rider(s) lapse(s) for whatever reason;
 - b. replaces the Qualifying Plan and/or its cash-paying rider(s);
 - c. downgrades the plan type and/or deals with the Qualifying Plan and/or its cash-paying rider(s) in any way that reduces the Annual Premium; or
 - d. exercises the premium holiday option (if applicable) for the Qualifying Plan and/or its cash-paying rider(s),

within twelve (12) months from the date of issue of the Qualifying Plan and/or its cash-paying rider(s), whichever is the later, the policyholder shall return the value of the issued Reward(s) to GELS. GELS may deduct the value of the Reward from the balance in the policyholder's UPGREAT account or from any sums due owing to the policyholder from GELS, in its sole discretion.
10. This Promotion is not valid with any other offers or promotions held by GELS unless otherwise stated.
11. GELS shall be entitled at its sole and absolute discretion to replace or substitute any Reward(s) with another gift of similar value as determined by GELS.
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.