

“Stay Protected, Keep Healthy” Premium Discount Consumer Promotion (“Promotion”)

Terms and Conditions

1. This Promotion is open to policyholders who apply for:
 - (a) GREAT Term; and/or
 - (b) GREAT Protector Active; and/or
 - (c) GREAT Junior Protector; and/or
 - (d) GREAT Golden Protector; and/or
 - (e) GREAT Cancer Guard; and/or
 - (f) GREAT TotalCare (Elite) and GREAT TotalCare PLUS Riders; and/or
 - (g) GREAT Family Care & Parent Protect Rider

(collectively the “Qualifying Plans” or each a “Qualifying Plan”) from The Great Eastern Life Assurance Company Limited (“GELS”).

2. In order to be eligible for the Promotion, (a) GELS has to receive the application from the policyholder within the New Business Submission period; and (b) the Qualifying Plan(s) have to be in force by the Policy Inforce dates, set out below:-

Qualifying Plans	New Business Submission	Policy Inforce
GREAT Term	1 April – 30 June 2020	31 July 2020
GREAT Protector Active		
GREAT Junior Protector		
GREAT Golden Protector		
GREAT Cancer Guard	9 April – 30 June 2020	31 July 2020
GREAT TotalCare (Elite) and GREAT TotalCare PLUS Riders	17 April – 30 June 2020	31 July 2020
GREAT Family Care & Parent Protect Rider		

3. A 15% discount is applicable on the total premium payable for the first year (“Promotional Discount”) for the Qualifying Plan(s). The Promotional Discount will be reflected on the letter of conditional acceptance issued by GELS to the policyholder of the Qualifying Plan(s).
4. The Promotional Discount is not applicable to
 - (a) premiums for any attaching riders (unless specifically listed); and/or
 - (b) premium loading(s) imposed due to health reasons (if any).
5. If the policyholder:
 - (a) cancels or surrenders the Qualifying Plan, or the Qualifying Plan lapse(s);
 - (b) replaces the Qualifying Plan; or
 - (c) downgrades the plan type and/or deals with the Qualifying Plan in any way which reduces the total premium payable;

within twelve (12) months from the date of issue of the Qualifying Plan, the policyholder shall return the value of the Promotional Discount to GELS. GELS may deduct the value of the Promotional Discount from the cash value of the Qualifying Plan or from any sums due owing to the policyholder from GELS, in its sole discretion.

6. This Promotion is not valid with any other offers or promotions held by GELS.
7. 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.
8. 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.
9. 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.

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“Stay Protected, Keep Healthy” Premium Rebate Consumer Promotion (“Promotion”)

Terms and Conditions

1. This Promotion is open to policyholders who apply for:
 - (a) Essential Protector Plus; and/or
 - (b) GREAT Life Advantage I.

(collectively the “Qualifying Plans” or each a “Qualifying Plan”) from The Great Eastern Life Assurance Company Limited (“GELS”).

2. In order to be eligible for the Promotion, (a) GELS has to receive the application from the policyholder for the Qualifying Plan(s) between 1 April 2020 and 30 June 2020; and (b) the Qualifying Plan(s) have to be in force by 31 July 2020.
3. Selected Qualifying Plans which meet the minimum Annual Premium criteria will be eligible for a premium rebate (“Premium Rebate”) as set out below:-

Qualifying Plans	Minimum Annual Premium ¹ per Qualifying Plan	Premium Rebate
Essential Protector Plus	Plan A : S\$227.91 Plan B : S\$335.98 Plan C : S\$487.92	Plan A : S\$35 Plan B : S\$50 Plan C : S\$75 Via UPGREAT points ²
GREAT Life Advantage I and its cash paying riders	S\$2,400 and above	20% off first year premiums via PayNow

Note:

¹ Annual Premium refers to the total premiums payable per policy year including the premiums payable for any attaching cash-paying riders, premium loading (if any) and/or premium discounts (if any).

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

4. The policyholder will be notified of the Premium Rebate by way of a letter issued by GELS thirty (30) days after the free-look period of the Qualifying Plan(s).
5. Each Qualifying Plan is eligible for a Premium Rebate corresponding to the Annual Premium for that Qualifying Plan and its cash paying riders (if any). For the avoidance of doubt, premiums cannot be combined across multiple Qualifying Plans. In the event that the Premium Rebate is applied more than once for any Qualifying Plan, GELS reserves the right to recover the full value of any additional Premium Rebate(s) from the policyholder.
6. If the policyholder:

- (a) cancels or surrenders the Qualifying Plan, or the Qualifying Plan lapse(s);
- (b) replaces the Qualifying Plan; or
- (c) downgrades the plan type and/or deals with the Qualifying Plan in any way which reduces the Annual Premium;

within twelve (12) months from the date of issue of the Qualifying Plan, the policyholder shall return the value of the Premium Rebate to GELS. GELS may deduct the value of the Premium Rebate from the cash value of the Qualifying Plan or the policyholder's UPGREAT account or from any sums due owing to the policyholder from GELS, in its sole discretion.

- 7. This Promotion is not valid with any other offers or promotions held by GELS.
- 8. 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.
- 9. 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.
- 10. 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.

For Premium Rebate via UPGREAT Points:

- 11. The Premium Rebate 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 GELS customer to receive the Premium Rebate.
- 12. UPGREAT points will be credited into the policyholder's account by 30 September 2020, if they qualify for the Premium Rebate. 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.
- 13. 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.
- 14. Where any expiry date for redemption of retail vouchers via the UPGREAT mobile application has been indicated, the retail vouchers will have to be redeemed prior to such expiry date. GELS will not replace nor extend any expired UPGREAT points not redeemed by the given expiry date. No further claims can be made for any expired UPGREAT points.

For Premium Rebate via PayNow:

15. The Premium Rebate will be credited into the policyholder's PayNow account by 30 September 2020, if they qualify for the Premium Rebate.
16. Policyholders will be notified in writing on the Premium Rebate transaction performed on their PayNow account 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.
17. The Premium Rebate is payable only once to the policyholder through PayNow which offers funds transfer to nine participating banks (Bank of China, Citibank Singapore Limited, DBS Bank/POSB, ICBC, HSBC Bank (Singapore) Limited, Maybank, OCBC Bank, Standard Chartered Bank and United Overseas Bank).
18. Policyholders with Singapore identification cards (NRIC/FIN) are required to link their Singapore NRIC/FIN to the bank account for the Premium Rebate to be performed. Foreigners with overseas identification documents will be granted the Premium Rebate via cheque which will be mailed out to the policyholder's mailing address provided in their application for the Qualifying Plan.
19. PayNow via mobile number for the Premium Rebate is not enabled as we will not be able to trace the ownership of the mobile number to the correct payee.

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