

[FITAGE x GREAT Life Advantage] – Monthly Steps & Bonus Stars Campaign Terms & Conditions

Terms and conditions for The Great Eastern Life Assurance Company Limited's ("Great Eastern") "FitAge x GREAT Life Advantage plan -- Monthly Steps & Bonus Stars Campaign":

Eligibility

1. The Great Eastern's "FitAge x GREAT Life Advantage plan -- Monthly Steps & Bonus Stars Campaign" (the "Campaign") is open to individuals who meet all the following criteria ("Participants"; each a "Participant"):
 - currently residing in Singapore;
 - at least 18 years old in the current calendar year
 - maximum 65 age next birthday;
 - not a company or legal entity;
 - be the policy owner and primary life assured of an inforce GREAT Life Advantage insurance policy ("GLA"); and
 - be a current user of Great Eastern's GETGREAT and UPGREAT mobile apps;
2. By participating in this Campaign, all individuals shall be deemed to agree to abide by and be bound by these Terms and Conditions and any decisions made by Great Eastern concerning this Campaign.

How to Join GETGREAT and obtain Stars

3. Participants can sign up as GETGREAT users by downloading the GETGREAT mobile app ("GETGREAT") on their smartphones from Google Play Store or Apple App Store. Participants who want to start tracking their steps, heart rate & sleep will have the option of tracking these through a compatible steps tracker, or using fitness apps with tracking functions. A list of compatible trackers are listed on GETGREAT. No manual entry of steps, heart rate or number of hours of sleep is allowed.
4. Existing GETGREAT users will be required to verify themselves as current Great Eastern customers. Such participants will need to meet the criteria set out at paragraph 1 to participate in the Campaign as well.
5. Once an eligible individual has signed up on GETGREAT, been verified as a Great Eastern customer and has set up his/her preferred health tracker, he/she can start to participate in this Campaign.
6. "Stars" are the currency earned using GETGREAT and are used to exchange for reward points on Great Eastern's UPGREAT application ("UPGREAT"). The exchange rate is 1 Star for 1 UPGREAT reward point. A Great Life Advantage policyholder with a GETGREAT account can redeem their Stars for UPGREAT rewards points before the Stars expire at the end of each month. To redeem your Stars for points, you will need to download and sign up for an account on the UPGREAT application as well.

Duration and Conduct of the Campaign

- The duration of this Campaign (the "Campaign Period") shall commence from 0000 hours on 01 July 2021 and shall continue until 31 December 2021. This Campaign shall supersede previous FitAge campaigns for Great Life Advantage policy holders (FitAge x Great Life Advantage and FitAge x Great Life Advantage 2]. Participants who have participated in the previous campaigns prior to 1 July 2021 shall be subject to the same campaign mechanics as set out in these terms and conditions from 1 July 2021 onwards.

Campaign Mechanics

- Participants will be required to complete 300,000 steps a month (10,000 steps daily) to obtain 1000 Stars. No Stars will be awarded for completing steps less than 300,000 a month. In addition, Participants can obtain bonus Stars daily based on their FitAge as measured by GETGREAT. FitAge is calculated based on a running 7 days average. To obtain a younger Fit Age, it is recommended that Participants clock at least 8,000 steps, 7-9 hours' sleep and a heart rate of 64bpm and below, every day. Participants will have to sync their health trackers to the GETGREAT app daily before 2359 hours to record their steps, sleeps and heart rate count for that day. It is the responsibility of each Participant to ensure that they sync their health trackers with GETGREAT daily by 2359 hours.
- A Participant can earn up to 120 bonus Stars per day with the actual number depending on the policy sum assured and the FitAge achieved. Please refer to the table at paragraph 11 for further information.
- If at any time during the Campaign, a Participant increases or decreases the sum assured, this will result in a higher or lower allocation of bonus Stars accordingly. In such cases, the bonus Stars awarded to each Participant will be adjusted accordingly.

		Main Plan		Riders (Max. 3*)	
		GLA (Sum Assured)		Rider (Sum Assured Per Rider)	
		Below 120,000	Above 120,000	Below 120,000	Above 120,000
Average Younger FitAge	-1.00 to -1.99	2 STARS	10 STARS	2 STARS	10 STARS
	-2.00 to -2.99	4 STARS	20 STARS	4 STARS	20 STARS
	-3.00 & below	6 STARS	30 STARS	6 STARS	30 STARS

*Each policyholder can earn bonus STARS for one main plan and up to 3 riders.

- Bonus Stars will only be awarded if a Participant's GLA is in force at the time the award of such bonus Stars are credited to the Participant's GETGREAT account.
- In the event that the Participant's GLA has lapsed, the Participant will not be entitled to earn bonus Stars based on the table at paragraph 11. The Participant will only be able to earn a fixed amount of 1000 STARS by completing 300,000 steps a month. The bonus Stars will only be awarded upon successful reinstatement of the Participant's GLA. No bonus Stars will be awarded during the lapse period before reinstatement of the GLA.

General

13. Great Eastern may vary these terms and conditions without notice, or discontinue or withdraw the Campaign at any time without any notice or liability to any party.
14. Participants agree to abide by all the terms and conditions governing the use of GETGREAT and UPGREAT, which are expressly incorporated herein and can be found on the GETGREAT and UPGREAT mobile applications respectively.
15. Participants with medical conditions or specific healthcare needs should consult with their doctor before engaging in any physical activity.
16. Participants should not engage in any physical activity or the Campaign activities or events if they are not feeling well.
17. The output and the corresponding data of GETGREAT do not constitute medical advice and is not meant as a substitute for medical consultations or other professional services related to health.
18. Great Eastern shall not be responsible, under any theory of liability or indemnity, for any injuries sustained/casualty that arise directly and/or indirectly from the participation in the Campaign.
19. Great Eastern shall not be liable for/or in respect of any expenses, losses, costs, damages, liabilities or other consequences of whatsoever nature (collectively "Losses") suffered or incurred directly or indirectly by participants of the Campaign howsoever caused or arising and without limiting the generality of the foregoing, whether by reason of/on account of any act or omission whether negligent or otherwise on the part of Great Eastern or its servants or agents, even if Great Eastern or its agents or employees are advised of the possibility of such Losses.
20. Great Eastern reserves the right to investigate cases of suspected fraud and suspend a Participant during the Campaign Period.
21. Great Eastern reserves the right to disqualify and withdraw the participation of any person who is non-compliant with the terms and conditions of the Campaign, in its sole and absolute discretion.
22. Participants agree and consent to being contacted by Great Eastern to obtain feedback about the Campaign, UPGREAT, GETGREAT and/or physical activity tracking device used in the Contest.
23. Great Eastern's decision on all matters relating to the Campaign is final and binding on all Participants. Great Eastern will not entertain any queries with regard to the campaign results, and will not be obliged to provide the reason(s) for its awarding decision to a Participant.
24. By participating in this campaign:
 - (a) each Participant agrees and consents to Great Eastern collecting, using, disclosing and publishing any particulars of the Participants (e.g. photographs, recordings or postings) taken or made during the Campaign Period for publicity and/or advertising purposes across all media and platforms, whether now known or in the future invented, and whether in its original or edited format without any payment, fee or compensation whatsoever;

(b) each Participant agrees and consents to Great Eastern and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), collecting, using, disclosing, and/or sharing amongst themselves the Participant's personal data, for purposes reasonably required by the Companies to administer the Campaign and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website at <https://www.greasternlife.com>, which each Participant confirms they have read and understood.

A Participant's consents herein supplement but do not supersede nor replace any other consents that Participant may have previously provided to Great Eastern Persons, and that Participant's 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 my/our Personal Data, with or without that Participant's consent, to the extent permitted under applicable law.

In addition, where personal data of any person is disclosed by a Participant, that Participant further confirms and represents that they have obtained the consent of the individual concerned for the Purposes, unless such consent is not required under applicable laws: (i) to collect such personal data; (ii) for the disclosure of such personal data to the Great Eastern Persons; and (iii) for the Great Eastern Persons' collection, use and/or disclosure of such personal data.

25. The Campaign and these terms and conditions shall be governed by and construed in accordance with the laws of Singapore. The Courts of Singapore shall have exclusive jurisdiction over any disputes arising from these terms and conditions, including the validity and enforceability thereof.
26. By participating in the Campaign, Participants also hereby agree to (a) all the terms and conditions of the Campaign as set out herein, including all amendments, additions, replacements and modifications hereto as may from time to time be made by Great Eastern; and (b) all terms and conditions governing the use of GETGREAT and UPGREAT.
27. For further information on the GETGREAT and UPGREAT apps and their existing activities, please refer to <https://www.greasternlife.com/sg/en/mobile-apps/getgreat.html> and <https://www.greasternlife.com/sg/en/mobile-apps/upgreat.html> respectively.

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