

Great Multi Protect Member Get Member Campaign

Terms and Conditions

1. The “Great Multi Protect Member Get Member Campaign” (“Campaign”) is organised by Great Eastern Life Assurance (Malaysia) Berhad (Company No. 198201013982 (93745-A)) (“Organiser”).

Campaign Period

1. This Campaign runs from 21 May 2024 to 30 June 2024 both dates inclusive (“Campaign Period”).

Eligibility

1. This Campaign is open to all Group Multiple Benefits Insurance Scheme (GMBIS) customers (“member”), the member’s legal spouse aged between nineteen (19) to sixty (60) years next birthday and member’s children aged between thirty (30) days to nineteen (19) or twenty-three (23) years next birthday for full-time students. This only applies to unmarried and unemployed children.
2. Each eligible customer who participates in the Campaign and introduces another person to apply for Group Multiple Benefits Insurance Scheme (GMBIS) shall also be referred to as “Referrer” and the person he introduces shall be referred to as “Referee”.
3. If a Referee whose application has been successfully approved also introduces another person to apply for the GMBIS insurance plan, the Referee will also be considered as a Referrer. The application for the GMBIS insurance plan will only be considered as successful upon issuance of the policy to the Referee and the policy is not terminated during the free-look period, terminated with refund of premium, surrendered or lapsed for any reason whatsoever, either voluntarily or involuntarily.

Campaign Mechanics

1. Referral Reward

- a) Subject to these Terms and Conditions, a Referrer who has successfully referred a Referee for the GMBIS insurance plan, will be entitled to the reward based on the tier category set forth below:

Referral Tier	Minimum No. of Referrals	Reward / Form (RM)
Tier 1	1 – 4 referrals	30

Tier 2	5 referrals and above	50
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- b) The reward will be given in the form of Touch 'n Go eWallet Reload Pin.
- c) Each eligible Referrer is only entitled to receive a maximum of one (1) gift for each successfully referred Referee subject to availability on a first come, first served basis. For the avoidance of doubt, once the Organiser has given out all available units of the gift, Referrers with subsequent successful referrals will not be entitled to a gift or any other item, whether of equivalent value or not.
- d) The gift is limited to the first five hundred (500) successful referrals only.

2. Monthly Dip

- a) The Monthly Dip will be released once a minimum number of one hundred (100) referrals are achieved per month.
- b) To qualify for the Monthly Dip, each Referrer will have to refer a minimum of one (1) Referee:
 - I. Every one (1) Referees referred = One (1) chance
- c) One (1) winner ("Shortlisted Winner") will receive one (1) Monthly Dip gift respectively with no exchange entertained. The entitlement of the Monthly Dip is based on the respective tier category as below:

Tier	Items
1	1X RM200 Touch 'n Go eWallet Reload Pin 1X Disney x Mayer Exclusive Air Fryer
2	1X RM300 Touch 'n Go eWallet Reload Pin 1X Samsung A Series

- d) An e-DM (electronic-direct mailer) will be sent to the Shortlisted Winners with an acknowledgement request within three (3) weeks from the announcement date. The Shortlisted Winner who has successfully submitted his/her acknowledgement with the correct answer(s) to the necessary fulfilment question(s) will be entitled to receive the Monthly Dip gift ("Eligible Recipient").

- e) Each Shortlisted Winner will only be allowed to submit one (1) acknowledgment. The earliest entry submitted will be taken as the Shortlisted Winner's answer and any subsequent entries will not be entertained. Entries on behalf of another person will not be accepted and joint submissions are not allowed.
- f) The Organiser assumes no responsibility for entries that are lost, delayed, misdirected, incomplete or cannot be delivered for any reasons. Proof of delivery of the entry is not proof of receipt by the Organiser. No further correspondence, dispute or appeal will be entertained.

3. Referrer

- I. Referrers can refer Referees by following the steps on <https://greatmultiprotect.com/mgm/> which can be found on the Organiser's official website or from link(s) in the marketing assets from the Organiser.
- II. Referrers must then introduce the Referees to the GMBIS insurance plan by generating and sharing the Referrer's unique referral link with their personal information. It remains the Referrer's sole responsibility to ensure that their information (including but not limited to their name as in NRIC, NRIC number, email address, contact number, postcode) used to create their unique referral link is captured and is identical to what is registered in the Organiser's records. Failure to do so may result in the referral being invalid and no gift will be rewarded.
- III. A Referrer will be tagged to his/her Referee and each Referrer will be rewarded with a gift provided that his/her Referee makes a successful application for the GMBIS insurance plan through the Referrer's unique referral link. Any other application channels will not be valid for the purpose of this Campaign.
- IV. Upon successful application by the Referee, the Referrer will be rewarded with the gift subject to availability on a first come, first served basis and subject to these Terms and Conditions.
- V. The Organiser reserves the right to disqualify a Referrer from participating in the Campaign and/or from receiving the gift if any of the information provided by the Referrer or the Referee is inaccurate or incorrect.

4. Referee

- I. Referees must submit their applications for the GMBIS insurance plan through the Referrer's unique referral link. This unique referral link is

essential for the Organiser to identify a Referee to a Referrer. As such, any other application channels will not be valid for the purpose of this Campaign.

- II. The Referee's application must be successfully approved on or before the end of the Campaign Period. Upon successful application during the Campaign Period, the Referrer will be entitled to a gift on a first come, first served basis and subject to availability and to these Terms and Conditions.
 - III. It remains the Referee's responsibility to ensure that their information submitted and captured through the Referrer's unique referral link is correct. Failure to do so may result in the referral being invalid and no gift will be rewarded to the Referrer and the Referee.
 - IV. The Referee must not have applied for the GMBIS insurance plan on any occasion prior to the Campaign Period, regardless of whether such application was successful or not.
5. For every successfully approved GMBIS insurance plan referred through this Campaign:
- a) Each Referrer will receive one (1) gift for every successfully referred application for GMBIS insurance plan subject to availability on a first come, first served basis while stocks last.
 - b) For the avoidance of doubt, the only insurance product eligible for the purpose of this Campaign is the Organiser's GMBIS insurance plan. In this relation, the Referrer will be tagged to the Referee only if the Referee applies for the GMBIS insurance plan using the Referrer's unique referral link.
 - c) The gift is non-exchangeable for cash, credit or any kind, whether in part or in full.
 - d) Subject to these Terms and Conditions, a Referrer who qualifies for the gift will receive an email from the Organiser or the Organiser's authorised representatives on how to redeem the gift within twelve (12) weeks from the date the Referee's application has been deemed successfully approved by the Organiser, provided always that the Referee's GMBIS insurance policy is not cancelled, suspended or terminated for any reason whatsoever.
 - e) The gift will be processed based on the information provided by the Referrer and the Referee for the purpose of this Campaign. It remains the responsibility of the

Referrer and the Referee to ensure that all their information provided to the Organiser at the point of submission is correct.

- f) If more than one (1) Referrer refers the same Referee, the Organiser will determine the successful Referrer based on the earliest date of application received by the Organiser.
- g) The Organiser reserves the right to revoke or cancel all or any of the gift if any of the Referrer's existing policies with the Organiser is cancelled, suspended or terminated for any reason whatsoever at any time.
- h) The Organiser shall be entitled at its sole and absolute discretion to substitute all or any of the gift with items of equivalent value without any prior notice or reasons to the eligible Referrers.
- i) The Organiser assumes no responsibility or liability for any damage, loss, or injury resulting from the acceptance or use of any gift.
- j) The Referrers are responsible for any and all taxes payable as a result of a gift being awarded (if applicable).

General Terms and Conditions

- a) All decisions made by the Organiser in relation to this Campaign including but not limited to the selection of Referrers and/or their Referees and forfeiture of the gift (if any) shall be final, conclusive and binding. No correspondences or appeals will be entertained. The selection of the Referrers and/or their Referees shall be in accordance with the Campaign Mechanics and determined at the Organiser's sole and absolute discretion. The Organiser reserves the sole and absolute discretion to reject the Referee's application for the GMBIS insurance plan without having to assign any reasons whatsoever. Thereafter, the Eligible Customer's referral would not be deemed successful and no correspondences or appeals from the Eligible Customer and/or this Referee will be entertained.
- b) The Organiser reserves the right at its sole and absolute discretion to substitute the gift with items of equivalent value at any time without prior notice. The gift is not transferable, non-refundable and non-exchangeable for cash and will only be

presented to Referrers and their Referees who are able to satisfy the Organiser's gift redemption requirements as set out herein.

- c) The Organiser will not be held liable in the event of non-receipt or delayed delivery of any form of notification to the Referrers and/or their Referees. All costs incidental to the Referrers and/or their Referees' participation in the Campaign and redemption and/or usage of the gift shall be solely borne by the Referrers and/or their Referees.
- d) The Organiser reserves the right at its sole and absolute discretion, to disqualify any Referrers and/or their Referees who is/are in breach of any of these Terms and Conditions. The decision for disqualification is final and the disqualified Referrers and/or Referees will accordingly have no recourse and/or remedy and/or relief against the Organiser in respect of the said disqualification and/or in respect of any matters relating to and/or arising from this Campaign, including the withdrawal of the gift. In such circumstances, the Organiser reserves the right to deal with the gift at its sole and absolute discretion.
- e) The Organiser reserves the right at its sole and absolute discretion, to disqualify Referrers and/or their Referees that are found or suspected of tampering with the Campaign Mechanics or the operation of this Campaign. Any false information provided within the context of the Campaign by the Referrers and/or their Referees concerning identity, mailing address, telephone number or email address shall result in the immediate elimination of the participant from the Campaign.
- f) Any attempt by any person to damage the website or undermine the legitimate operation of the Campaign may be a violation of criminal and civil law, and should such attempt be made, the Organiser reserves the right to seek damages and any other remedies from such person to the fullest extent permitted by law.
- g) 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, the Organiser shall not be held liable for the same and the Organiser may, with or without notice, do as it deems fit including but not limited to cancelling and/or suspending this Campaign.

- h) The Organiser, its affiliates, subsidiaries, promoters, agents, participating merchant and its staff shall not be held liable in any way for the following: a) any additional expenses incurred by the Referrers and/or their Referees for taking part in the Campaign; b) any sort of technical failure; c) intervention by unauthorised parties during the Campaign; d) electronic or human errors in the administration of the Campaign and processing of applications; e) any data entry that is lost, stolen, damaged, wrongly delivered or not received which is not due to the negligence or willful default of the Organiser.
- i) The Referrers and/or their Referees unconditionally agree to assume full liability and responsibility to the extent permitted by law in the event of any loss, mishap, injury, damage, claim, or accidents (including death) suffered as a result of or arising from their participation in this Campaign, redemption and/or utilisation of the gift where applicable.
- j) All applications submitted for the Campaign shall become the property of the Organiser. The Organiser reserves the right to use, publish, disclose or display the name, address, photograph, recording, particulars and/or documents of all Referrers and/or their Referees for any legitimate purpose as it deems appropriate, including but not limited to advertising and publicity purposes, without compensation to the Referrers and/or their Referees (or where applicable, their authorised representatives).
- k) The Organiser reserves the right at its sole and absolute discretion to change, cancel, terminate or suspend the Campaign at any time without prior notice. For the avoidance of doubt, any cancellation, termination or suspension by the Organiser of the Campaign shall not entitle the Referrers and/or their Referees to any claim or compensation against the Organiser for any or all loss or damage suffered or costs and expenses incurred by the Referrers and/or their Referees either directly and/or indirectly arising from or in connection with the cancellation, termination or suspension of the Campaign by the Organiser.
- l) The protection of personal data is an important concern to the Organiser. The personal data collected as provided by the Referrers and their Referees for the purpose of this Campaign will be processed in accordance with the Personal Data Protection Notice of the Organiser which is available for viewing at

<https://www.greasternlife.com/my/en/terms-and-conditions.html> ("PDP Notice").

By participating in the Campaign, the Referrers and their Referees provide his/ her consent to the Organiser processing their personal data in the manner set out in PDP Notice and permits the Organiser and/or authorised parties to contact the participant and manage their personal data regarding the Campaign and the results of the Campaign. Where the Eligible Customer or Referee selects to receive marketing materials and communications from the Organiser including for, future events, promotions, products and services, information, and any other marketing and promotional activities, he or she can opt-out from receiving such communications at any time by selecting the "unsubscribe" option in such communication or by contacting the Organiser.

- m) The Referrers and their Referees agree that the Organiser has the right to disclose their information in the event the Organiser believes that such disclosure is necessary to identify, contact or bring legal action against an individual who might cause or may be causing damage to or interfere (whether intentionally or otherwise) with the Organiser's rights or property, which could be harmed by such activities. The Organiser may also disclose the personal data under the requirements of any law, rules, regulations, codes of practice or guidelines binding on the Company including, without limitation, any applicable regulators, governmental bodies and where otherwise required by law.
- n) By participating in this Campaign, the Referrers and their Referees are taken to have read, understood and agreed to be bound by these Terms and Conditions, and accept that all decisions by the Organiser are final and binding. The Organiser reserves the right at its sole and absolute discretion to change, amend, add or delete any of these Terms and Conditions at any time, which may be communicated through modes of communication deemed suitable by the Organiser, and without prior notice to the Referrers and/or their Referees and the Referrers and their Referees agree to be bound by such changes.
- o) Failure or delay by the Organiser to enforce any provision of these Terms and Conditions shall not constitute a waiver of that provision.
- p) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

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