

<b>Important Notes:</b>
1. All signatures must be in ink. Any amendments must be countersigned. Names should be written as they appear in our records. Please submit photocopies of NRIC or Passport as documentary evidence if the name per our record is different from the name per your NRIC or passport.
2. For company-owned policy, please provide a list of signatories authorized to sign this form. This form must bear the company stamp. Please also submit a copy of the NRIC/PP of the authorized signatory and a copy of the ACRA business profile (extracted not more than 3 months from the date of submission of this form).

Policy Number:	(“Policy”)
Owner:	
Life Insured:	

I/We\* request the Company to advance by way of a loan, in accordance with the terms of the Policy, the sum of:

Loan Amount	S\$ _____
Interest Rate	_____ % p.a. <b>Note: The interest rate is not guaranteed and is subject to change by the company.</b>

and in consideration it is agreed that:

1. The interest will be at a rate per annum determined by the Company from time to time, but not in excess of the interest rate, specified in the Policy (if any).
2. The interest on the loan will be due and payable on each anniversary of the commencement date of the Policy. The first payment of interest will be on the anniversary immediately following the loan, and annually thereafter until the loan is fully repaid. Any overdue interest will be added to the loan and bear interest at the same rate as the loan.
3. If the loan and interest together with all other indebtedness under the Policy at any time exceeds the cash value of the Policy, the Policy will immediately terminate, subject to any right of reinstatement as provided in the Policy.
4. Any policy issued in lieu of the Policy and all the accumulation and additions will subject to the same provisions.
5. Each person executing this agreement certifies that this Policy is not assigned and no proceedings in bankruptcy have been instituted by or against him, her or them. To the best of my/our\* knowledge, the beneficiary(ies) is/are\* not an undischarged bankrupt(s) and there are currently no bankruptcy proceedings against him/her/them.

1.	This section is applicable for policies <b>NOT</b> under section 49L Insurance Act or section 73 Conveyancing and Law of Property Act (including company-owned policy):	
	<b>Signature of Policy Owner/Assignee:</b>	<b>*Representative to sign if submission through Representative</b>
	Name: NRIC/PP Contact No.: Date:	Name: Branch Code: Contact No.: Date:

Loan proceeds are payable to policy owner/assignee.

2.	This section is applicable for policies which are under <b>section 49L Insurance Act:</b>			
	<b>Signature Policy Owner:</b>	<b>#Signature of Trustee:</b>	<b>*Signature of Beneficiary/ Parent/Guardian:</b>	<b>*Signature of Beneficiary/ Parent/Guardian:</b>
	Name: NRIC/PP No.: Contact No.: Date:	Name: NRIC/PP No.: Contact No.: Date:	Name: NRIC/PP No.: Contact No.: Date:	Name: NRIC/PP No.: Contact No.: Date:
	<b>*Signature of Beneficiary/ Parent/Guardian:</b>	<b>*Signature of Beneficiary/ Parent/Guardian:</b>	<b>*Signature of Beneficiary/ Parent/Guardian:</b>	<b>* Representative to sign if submission through representative</b>
	Name: NRIC/PP No.: Contact No.: Date:	Name: NRIC/PP No.: Contact No.: Date:	Name: NRIC/PP No.: Contact No.: Date:	Name: Branch Code: Contact No.: Date:

The policy owner must get the consent of:

- (i) **#any** of the trustees but he/she cannot be the policy owner. If there is only 1 trustee and he/she is the policy owner, the policy owner can re-appoint another trustee using a prescribed form which can be obtained from [www.manulife.com.sg](http://www.manulife.com.sg), the representative or our Customer Service.; **OR**
- (ii) **\*all** of the beneficiaries. Each beneficiary must be at least 18 years old. For beneficiary who is below 18 years old, the parent/guardian (who is not also the policy owner) will sign on behalf of the beneficiary. If parent/guardian signing, please submit proof of relationship.

Loan proceeds are payable to the trustee signing this form. If the beneficiary/parent/guardian signs the form, we will issue a cheque to each beneficiary/parent/guardian for the beneficiary's share.

<b>3. This section is applicable for policies which are under section 73 Conveyancing and Law of Property Act:</b>			
<b>Signature of Policy Owner:</b>	<b><sup>2</sup>Signature of Trustee:</b>	<b><sup>2</sup>Signature of Trustee:</b>	<b><sup>2</sup>Signature of Trustee:</b>
Name:	Name:	Name:	Name:
NRIC/PP No.:	NRIC/PP No.:	NRIC/PP No.:	NRIC/PP No.:
Contact No.:	Contact No.:	Contact No.:	Contact No.:
Date:	Date:	Date:	Date:
Date:	Date:	Date:	Date:
<b>#Representative to sign if submission through Representative:</b>			
Name:			
Branch Code:			
Contact No.:			
Date:			

<sup>2</sup>If there is more than 1 trustee, all the trustees must sign.

Loan proceeds are payable to the trustee. If there is more than 1 trustee, we will issue a cheque in the name of all the trustees.

<b>TO BE COMPLETED BY MANULIFE (SINGAPORE) PTE LTD</b>		
Date Loan Granted:	Cheque No.:	Checked & Approved By: