

SHOP SMART. LIVE FULLY. CAMPAIGN ("Campaign")
TERMS AND CONDITIONS ("Campaign Terms")

1. This Campaign is organized by Manulife (Singapore) Pte. Ltd. ("**Manulife**").

CAMPAIGN PERIOD

2. This Campaign will run from 21 August 2026 to 30 September 2026 (both dates inclusive) ("**Campaign Period**").

ELIGIBILITY FOR 5,000 STAR\$® OR S\$5 ECAPITAVOUCHER REWARD (PARTICIPATION REWARD)

3. A person ("**Participant**") is eligible to participate in this Campaign and receive 5,000 STAR\$® or a S\$5 eCapitaVoucher, as determined by Manulife in its sole and absolute discretion ("**Participation Reward**") if the Participant meets all of the following conditions ("**Qualified Participant**"):
- (a) fully and accurately completes the registration form on www.manulife.com.sg/en/campaign/shop-smart-live-fully during the Campaign Period ("**Registration Form**");
 - (b) is between 18 and 65 years old;
 - (c) is a resident of Singapore (Citizen, Permanent Resident, Employment Pass holder or S Pass holder);
 - (d) holds a valid Singapore mobile number (*i.e.* commencing +65);
 - (e) holds a valid email address; and
 - (f) is not an employee, agent or representative of Manulife, Manulife Financial Advisers Pte. Ltd. ("**MFA**") or Manulife Advisory Group ("**MAG**");
 - (g) has not, within the past 12 months, participated in:
 - (i) this Campaign,
 - (ii) any other campaign conducted by Manulife in collaboration with CapitaStar Pte Ltd, or
 - (iii) any other Manulife campaign that offers STAR\$®, eCapitaVouchers, or any substantially similar reward, as determined by Manulife in its sole and absolute discretion.
4. In determining if a Participant meets the conditions set out in Clause 3 ("**Participation Criteria**"), only the first Registration Form submitted by the Participant will be considered. Any subsequent Registration Forms submitted by the same Participant will be disregarded.
5. The Participation Reward will be emailed to the Qualified Participant within fifteen (15) working days after submission of the Registration Form, subject to verification of eligibility and compliance with these Campaign Terms. The Qualified Participant will receive either 5,000 STAR\$® or a S\$5 eCapitaVoucher. Manulife will determine, at its sole and absolute discretion, which Participation Reward will be provided.

ELIGIBILITY FOR S\$20 ECAPITAVOUCHER (FINANCIAL REVIEW REWARD)

6. A Qualified Participant is eligible to receive a further S\$20 eCapitaVoucher ("**Financial Review Reward**") if the Qualified Participant meets all of the following conditions ("**Qualified Financial Review Participant**"):
- (a) is not a customer with an existing and in-force Manulife policy serviced through any distribution channel other than MFA or MAG, as determined by Manulife in its sole and absolute discretion;
 - (b) meets with an assigned financial consultant from **MAG** or **MFA**;
 - (c) fully and accurately completes a no-obligation financial review with the assigned financial consultant from MAG or MFA, which includes a review of the Qualified Participant's existing insurance portfolio, financial portfolio of assets and liabilities, and budget based on the Qualified Participant's monthly cashflow ("**Financial Review**");
 - (d) completes the Financial Review by 30 November 2026 (date inclusive);

- (e) did not previously participate in any other Manulife campaign that offers STAR\$®, eCapitaVouchers, or any substantially similar reward, as determined by Manulife in its sole and absolute discretion, within the past 12 months.
7. In determining if a Qualified Participant meets the conditions set out in Clause 6 (“**Financial Review Criteria**”), only the first Financial Review with the assigned financial consultant from MAG or MFA will be considered. Any Financial Review conducted with a financial consultant other than the assigned financial consultant will be disregarded.
 8. Each Qualified Financial Review Participant is eligible to redeem only one Financial Review Reward regardless of the number of Financial Reviews completed.
 9. The Financial Review Reward will be emailed to the Qualified Financial Review Participant within ten (10) weeks from the completion date of Financial Review, subject to verification of eligibility and compliance with these Campaign Terms.

REWARD TERMS AND CONDITIONS

10. The Participant shall be solely responsible for ensuring that a valid and accurate email address is provided in the Registration Form. Manulife shall not be responsible or liable for any consequences arising from the Participant's failure to provide such valid and accurate email address.
11. The Participation Reward and/or Financial Review Reward (each, a “**Reward**” and collectively, the “**Rewards**”) will be issued once only via email (“**Redemption Email**”).
12. Each Reward must be redeemed by the expiry date as indicated in the Redemption Email. No replacement or reimbursement will be provided if the Reward is lost, stolen, damaged, or expired. All Rewards are non-refundable, non-extendable, and non-exchangeable, in part or in whole, for cash, credit, goods, services and/or any other benefits.
13. Usage of any Reward is subject to the terms and conditions imposed by CapitaStar Pte. Ltd. (“**Vendor**”). Manulife makes no warranty or representation as to the quality, merchantability, fitness for purpose, or any other implied terms or conditions in respect of any Reward provided by the Vendor. Any dispute relating to the Reward must be resolved directly with the Vendor, and Manulife shall have no liability in respect of such dispute.
14. Manulife reserves the right, at its sole and absolute discretion and without prior notice, to replace any Reward with any other reward.
15. Notwithstanding the foregoing and for the avoidance of doubt, Manulife reserves the right, at its sole and absolute discretion, to determine the eligibility of any person participating in this Campaign. Manulife may, at any time and without prior notice, exclude, disqualify, or deny participation to any person who does not satisfy the eligibility requirements or comply with these Campaign Terms, and shall not be required to provide any reason. All decisions made by Manulife in connection with this Campaign shall be final and binding.

GENERAL TERMS AND CONDITIONS

16. By participating in this Campaign, the Participant is deemed to have accepted and agreed to be bound by these Campaign Terms and any other instructions and terms and conditions that Manulife may issue from time to time.
17. To the fullest extent permitted by law, Manulife shall not be liable for any loss, damage, claim, cost, or expense (including any indirect or consequential loss) arising out of or in connection with the Reward or this Campaign.

18. By participating in this Campaign, the Participant consents to the collection, use, retention, and disclosure of their personal data by/to Manulife and/or such third parties as Manulife may reasonably consider necessary for the purpose of this Campaign and Manulife's business activities, including but not limited to contacting the Participant for any requests in relation to product information and services distributed and/or introduced by Manulife through marketing activities, including but not limited to call(s), SMS(es), social media, email(s), notwithstanding that the Participant may be registered on the National Do Not Call Registry. The Participant agrees to be bound by Manulife's privacy policy, which is available at <https://www.manulife.com.sg/personal-data-protection.html>
19. The Participant agrees to indemnify Manulife and its directors, employees and officers, and to hold each of them harmless against any and all losses, claims, demands, expenses and liabilities (including legal fees) suffered or incurred by each of them as a result of any breach of these Campaign Terms or of applicable laws, including, without limitation, any unauthorised representation made by the Participant or any claim arising from the Participant's participation in this Campaign.
20. Manulife reserves the right, at its sole and absolute discretion and without prior notice or liability, to amend, add to, supplement, cancel, suspend, withdraw, modify or vary these Campaign Terms and/or any aspect of this Campaign.
21. By participating in this Campaign, the Participant agrees that all decisions made by Manulife in connection with this Campaign (including the interpretation and application of these Campaign Terms) shall be final and binding on the Participant. No appeals or correspondence will be entertained. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or promotional materials, these Campaign Terms shall prevail.
22. To the fullest extent permitted by law, Manulife shall not be responsible for any failure, delay, or error in the operation of any system platform, or network, which may affect participation in the Campaign or the allocation of rewards.
23. Manulife reserves the right to withhold, delay, or refuse the issuance of any reward in the event of suspected fraud, abuse, or non-compliance with these Campaign Terms.
24. Manulife reserves the right to disqualify any Participant who (a) provides false, inaccurate, or incomplete information; (b) submits duplicate or fraudulent entries; or (c) breaches any provision of these Campaign Terms. Manulife reserves the right to revoke or reclaim any rewards awarded to a Participant if (a) the relevant qualifying action is cancelled, reversed, invalid, or subsequently determined not to have met the requirements of these Campaign Terms; or (b) fraud, abuse, or improper conduct is detected or suspected.
25. Manulife shall not be liable for any failure or delay in the performance of its obligations under this Campaign if such failure or delay is due to a force majeure event or any cause beyond Manulife's reasonable control.
26. If any provision of these Campaign Terms is held to be invalid, unlawful, or unenforceable under any applicable law, such provision shall be severed, and the remaining provisions shall remain valid and enforceable.
27. A person who does not participate in this Campaign shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these Campaign Terms.
28. These Campaign Terms shall be governed by and construed in accordance with the laws of Singapore, and the Participant agrees to submit to the exclusive jurisdiction of the courts of Singapore.

All information is correct as of 21 August 2026.