

ManulifeMOVE Programme (“Programme”) Terms and Conditions (“Programme Terms”)

1. The Programme is organised and operated by Manulife (Singapore) Pte. Ltd. (“**Manulife**”). By participating in the Programme, you agree to fully abide by the terms and conditions set out in these Programme Terms.

ELIGIBILITY

2. A customer is eligible to participate in the Programme if the customer can fully meet the following conditions, and complies with these Programme Terms (“**you**”, or “**Qualifying Customer**”):
 - (a) you are an existing or new Policy Owner of at least one qualifying product (“**Qualifying Product**”) issued by Manulife and have met the qualifying criteria listed in Table A and/or Table B below.

Table A: Qualifying Criteria for Essential Tier

ManulifeMOVE Essential	
As of 1 March 2025, you are:	
(i) a ManulifeMOVE (“ MOVE ”) member who has activated the MOVE mobile application; and (ii) a Policy Owner of an in-force policy issued by Manulife.	

Table B: Qualifying Criteria for Ascend Tier

ManulifeMOVE Ascend	
Qualifying Products	Qualifying Annual Premium
ManuProtect Term (II)	Aggregate Minimum Qualifying Annual Premium of S\$1,500 (after applying any applicable perpetual discount) across all Qualifying Product(s) owned by the Qualifying Customer
Manulife Early CompleteCare	
eCriticalCare	

- (b) the Qualifying Product(s) have been purchased through Manulife Advisory Group, Manulife Financial Advisers Pte. Ltd. and/or any Bank or Financial Advisory Firm authorised by Manulife to distribute the Qualifying Product;
- (c) the Qualifying Product(s) are in-force on or after 1 March 2025, and has not been cancelled within the fourteen (14) days free-look period or otherwise lapsed, terminated or surrendered;
- (d) you are an individual and not a corporate entity; and
- (e) you are a resident of Singapore.

3. From 1 March 2025, where the Qualifying Customer has met the qualifying criteria under Table A, the Qualifying Customer will be eligible to participate in the Programme under the ManulifeMOVE Essential Tier. Where the Qualifying Customer has purchased and has in-force at least one (1) Qualifying Product and has met the Aggregate Minimum Qualifying Annual Premium under Table B, the Qualifying Customer will be eligible to participate in the Programme under the ManulifeMOVE Ascend Tier. For the avoidance of doubt, where a Qualifying Customer is eligible to participate in the Programme under both Tiers, the Qualifying Customer will be treated as being eligible for the ManulifeMOVE Ascend Tier only.
4. A customer will immediately cease to be eligible for the Programme in the event that the customer fails to meet the criteria set out in Clauses 2 and 3 above at all times.

MANULIFEMOVE PROGRAMME – VALUE ADDED SERVICES

5. Qualifying Customers who meet the eligibility criteria set out in Clauses 2, 3 and 4 above at all times will be able to enjoy the following value-added services (“**VAS**”):
 - (a) where the Qualifying Customer is eligible to participate in the Programme under the ManulifeMOVE Essential Tier, the Qualifying Customer will enjoy the set of VAS described in Table C below; or
 - (b) where the Qualifying Customer is eligible to participate in the Programme under the ManulifeMOVE Ascend Tier, the Qualifying Customer will enjoy the set of VAS described in Table D below.
6. Eligibility to participate in the Programme is on a per Policy Owner basis – each Policy Owner is only entitled to receive the one set of VAS (under the relevant Tier), regardless of the number of Qualifying Products purchased.
7. The VAS are made available to the Qualifying Customers under the Programme in partnership with the following participating vendors (“**Partners**”):
 - (a) ClassPass Singapore Pte. Ltd.;
 - (b) Doctor Anywhere Pte. Ltd.;
 - (c) Homage;
 - (d) Parkway Shenton Pte. Ltd.;
 - (e) Parkway Cancer Centre;
 - (f) Guardant Health AMEA; and
 - (g) such other vendors that Manulife may designate as a Partner from time to time.
8. Manulife reserves the right to add, remove, amend, alter and/or replace any of the Partners and any of the VAS at any time without prior notice to any Qualifying Customer.
9. Qualifying Customers will be notified of their eligibility to participate in the Programme. An electronic direct mailer (“**EDM**”) will be sent to the Qualifying Customer’s registered email address with Manulife, as indicated in their policy application form or otherwise updated to Manulife from time to time (“**Registered Contact Details**”) two (2) months after the expiry of the Qualifying Product(s) fourteen (14) days free-look period.

10. The Qualifying Customer shall refer to the EDM sent to their Registered Contact Details for further instructions on the activation of the VAS provided by the Partners. Activation, redemption, and usage of the VAS is subject to the terms and conditions applicable to the relevant VAS which may be sent in the EDM sent to the Qualifying Customer's Registered Contact Details, the terms set out in Clause 11 below as well as any additional terms and conditions imposed by the Partner of the relevant VAS Service (as may be amended by such Partner, from time to time).

Table C: ManulifeMOVE Essential Tier VAS

PARTICIPATING PARTNERS	VAS
Doctor Anywhere Pte. Ltd. ("DA")	24-hour GP Teleconsultation: S\$14.17 nett (After hours 9pm to 5.59am: S\$35.97 nett)
	Schedule a health screening at member rates, from S\$68 - Available at home, DA Clinics, or DA Orchard MedSuites
	Home-based vaccinations for children and seniors – fully subsidised for Singapore citizens based on Ministry of Health's NCIS and NAIS
	Get Specialist doctor recommendations - Access a personalised list of specialist doctors with DA's online service
Homage	Up to 7% off for Care services booked through Homage platform. ¹
Parkway Shenton Pte. Ltd.	10% off prevailing rates for walk in packages for basic and executive health screening services at Parkway Shenton Medical Group clinics. ¹
	Preferred rates for vaccinations at Parkway Shenton Medical Group clinics. ¹
Parkway Cancer Centre	Preferred rates for specialists' outpatient consultation services. ¹

Table D: ManulifeMOVE Ascend Tier VAS

PARTICIPATING PARTNERS	VAS
ClassPass Singapore Pte. Ltd.	S\$10 off monthly subscription plus an extra 20% of credits for 12 months. ²
	One-year complimentary Access to the Breethe App ("Breethe"). ²
Doctor Anywhere Pte. Ltd.	24-hour GP Teleconsultation: S\$14.17 nett (After hours 9pm to 5.59am: S\$35.97 nett)
	Schedule a health screening at member rates - Available at home, DA Clinics, or DA Orchard MedSuites

	Home-based vaccinations for children and seniors - fully subsidised for Singapore citizens based on Ministry of Health's NCIS and NAIS
	Get Specialist doctor recommendations - Access a personalised list of specialist doctors with DA's online service
Homage	Up to 7% off for Care services booked through Homage platform. ¹
Parkway Shenton Pte. Ltd.	10% off prevailing rates for walk in packages for basic and executive health screening services at Parkway Shenton Medical Group clinics. ¹
	Preferred rates for vaccinations at Parkway Shenton Medical Group clinics. ¹
Parkway Cancer Centre	Preferred rates for Specialists outpatient consultation services. ¹
	One-time reimbursement ³ of up to S\$1,000 for consultations, diagnostics tests, and drug services at Parkway Cancer Centre made in connection with a cancer diagnosis. A list of the applicable clinics may be found at https://www.parkwaycancercentre.com/sg/contact/locate-us
Guardant Health AMEA	One-time reimbursement ⁴ of up to S\$3,700 on Guardant360 [®] liquid biopsy test for all advanced solid tumours ordered by physicians under list of eligible medical providers, for the purpose of seeing the most current genomic profile of the tumour and recommending appropriate treatment (" Test ").

11. Provision of the VAS described in Tables C and D above are subject to the following terms and conditions:

- ¹ Access to the preferential rates with these Partners are subject to the Partner's verification of the Qualifying Customer's eligibility to receive the VAS. This will include providing the Partner with your full name and your Qualifying Product(s) purchased (as well as such other details as may be required from time to time). You may find these details by logging into your MyManulife account.
- ² Access to the subsidized rate with ClassPass and / or the one-year complimentary access to Breethe is subject to the Qualified Customer's enrolment on the ClassPass application with their Registered Contact Details.
- ³ One-time reimbursement is on a per Qualifying Customer basis. Eligibility for reimbursement is subject to Manulife's acceptance, at its sole discretion of:
 - (a) valid invoice(s) issued by the Partner ("**PCC Invoice**") dated:
 - (i) on or after 1 March 2025; and
 - (ii) during the period in which the Qualifying Customer is eligible to participate in the Programme;

- (b) a histopathology report, biopsy report, or medical report indicating the medical diagnosis of a cancer from a licensed medical practitioner in Singapore (“**Diagnosis**”); and
- (c) your fully completed reimbursement form (a copy of which may be found at www.manulife.com.sg/en/self-serve/file-a-claim.html) submitted no later than three months after the date of the PCC Invoice.

For the avoidance of doubt, a Diagnosis for the purpose of this VAS excludes:

- (a) any Diagnosis of any lesion or tumour which is histologically described as benign, dysplasia, premalignant, borderline malignant, or suspicious malignant potential. Examples of such excluded conditions are CIN (cervical intraepithelial neoplasia), VIN (vulvar intraepithelial neoplasia), PIN (prostatic intraepithelial neoplasia);
- (b) any Diagnosis made less than 90 calendar days after the policy issue date of the Qualifying Product which qualifies the Qualifying Customer to be eligible to receive this VAS or the most recent reinstatement date of any Qualifying Product, the reinstatement of which qualifies the Qualifying Customer to be eligible to receive the VAS, whichever is the latest; and
- (c) any Diagnosis for any “pre-existing condition”.

A “pre-existing condition” means:

- (a) the diagnosis of any condition; or
- (b) the occurrence of any of the following events in relation to any condition:
 - (i) such condition has presented sign or symptom which the Qualifying Customer was aware of or should have been aware of, and should have sought medical advice or treatment;
 - (ii) treatment, test or investigation was recommended by or received from a medical examiner for such condition; and / or
 - (iii) the Qualifying Customer has arranged or received medical consultation, test or investigation for such condition,

before the policy issue date of the Qualifying Product which qualifies the Qualifying Customer to be eligible to receive this VAS or the most recent reinstatement date of any Qualifying Product, the reinstatement of which qualifies the Qualifying Customer to be eligible to receive the VAS, whichever is the latest.

A PCC Invoice shall contain the following details:

- full name of the Qualifying Customer;
- the date of consultation with the Partner;
- an itemized list of charges billed for the consultation; and
- a memo from a physician of the Partner stating that the consultations, diagnostics tests and / or drug services to be reimbursed under the PCC Invoice was for the purpose of confirming the contents of the Diagnosis.

Any and all reimbursement shall be capped at a total of S\$1,000.

- ⁴ One-time reimbursement is on a per Qualifying Customer basis. Eligibility for reimbursement for is subject to Manulife’s acceptance, at its sole discretion of:

- an invoice issued by an eligible medical provider (as defined below) (“**Provider Invoice**”) for the ordering of a Test dated:
 - (a) on or after 1 March 2025; and
 - (b) during the period in which the Qualifying Customer is eligible to participate in the Programme;
- your fully completed reimbursement form (a copy of which may be found at www.manulife.com.sg/en/self-serve/file-a-claim.html) submitted no later than three months after the date of the Provider Invoice;

- a **Diagnosis** (as defined in clause 10³ above);
- a referral letter or memo issued from a physician from an eligible medical provider, pursuant to the Diagnosis, recommending the ordering of the Test, for the purpose of seeing the most current genomic profile of the tumour and recommending appropriate treatment; and
- results of the Test, provided by the eligible medical provider.

For the avoidance of doubt, a Diagnosis for the purposes of this VAS excludes:

- any Diagnosis made less than 90 calendar days after the policy issue date of the Qualifying Product which qualifies the Qualifying Customer to be eligible to receive this VAS or the most recent reinstatement date of any Qualifying Product, the reinstatement of which qualifies the Qualifying Customer to be eligible to receive the VAS, whichever is the latest; and
- any “pre-existing condition” (as defined in clause 11³ above).

A Provider Invoice shall contain the following details:

- full name of the Qualifying Customer;
- the date of consultation with the eligible medical provider; and
- the itemized charge(s) billed for the Test.

The list of “eligible medical providers” are as follows:

- Curie Oncology Pte. Ltd.
- Curie Oncology (Farrer) Pte. Ltd.
- Curie Oncology (Gleneagles) Pte. Ltd.
- Curie Oncology (Orchard) Pte. Ltd.
- Curie Oncology & Haematology Pte Ltd.
- Icon SOC Pte. Ltd.
- International Cancer Specialists Pte. Ltd.
- National Cancer Centre of Singapore Pte. Ltd.
- Novena Cancer Centre Pte. Ltd.
- OncoCare Medical Pte. Ltd.
- Raffles Hospital Pte. Ltd.
- Tucker Medical Pte. Ltd

The list of eligible medical providers is subject to change at any time, at Manulife’s sole discretion.

The one-time reimbursement shall be capped at a total of S\$3,700.

MISCELLANEOUS

12. By participating in this Programme, you are deemed to have accepted and agreed to be bound by these Programme Terms as they may be varied from time to time.
13. The VAS are non-transferable, non-assignable, non-refundable, non-extendable and non-exchangeable, in part or in whole, for cash, credit, goods, services or any other benefits. Any such requests will not be entertained by Manulife. Manulife reserves the right to replace any VAS with any item(s) of similar or other value without prior notice to you.
14. Manulife shall not be liable for any direct and/or indirect losses, injury, claim, demands, expenses and/or liabilities in respect of, in connection with and/or arising out of or from this Programme or from the VAS.
15. You agree to fully indemnify and hold Manulife and its directors, employees and officers harmless from and against any loss, damage, cost, liability or expense (including legal fees), whether direct or indirect, which Manulife incurs in respect of, in connection with and/or arising from your breach of these Programme Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Programme Terms or otherwise in writing by Manulife or any claim made by you.
16. All applications for any Qualified Product are subject to such policy terms and conditions as Manulife may impose.
17. You consent under the Personal Data Protection Act 2012 of Singapore to the collection, use, disclosure of your personal data by/to Manulife and such other third party as Manulife may reasonably consider necessary for the purpose of the Programme and the provision of the VAS to you (where applicable). You agree to be bound by Manulife's privacy policy, a copy of which can be found on <https://www.manulife.com.sg/personal-data-protection.html>
18. If you cancel the policy of a Qualifying Product within the fourteen (14) days free-look period or if the policy is lapsed or surrendered within three (3) months from the policy issue date, Manulife reserves the right to recover the amount equivalent to the value of the VAS enjoyed by you in any manner in Manulife's sole and absolute discretion.
19. The activation, redemption and use of any VAS is subject to the terms and conditions sent via EDM to your Registered Contact Details (as may be amended from time to time), as well as such other terms and conditions as may be imposed by the relevant Partner from time to time. Failure to comply with such terms and conditions may result in your inability to enjoy the VAS. Manulife makes no warranty or representation for the quality, merchantability, fitness for any purpose or for the use or consumption thereof, or any other implied terms or conditions with respect to any VAS provided by any Partner. Any dispute about the same must be resolved directly with the Partner of the relevant VAS and Manulife shall have no liability with regards to such dispute.
20. Manulife reserves the right to amend, add, supplement cancel, suspend, withdraw, modify or vary any of these Programme Terms and/or any element of this Programme, including, without limitation, the eligibility criteria, available VAS and Partners at any time and for any reason without prior notice or reason or liability to any party.
21. Manulife shall be excused from performance under this Programme and shall not be in default in respect of any obligation hereunder to the extent that the failure to perform such obligation is due to a force majeure event, or beyond the control of Manulife.
22. In the event of any inconsistency or discrepancy between these Programme Terms and the contents of any brochure, marketing and/or materials relating to the Programme, these Programme Terms shall prevail.

23. The invalidity, unlawfulness or unenforceability of any provision in these Programme Terms in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining Programme Terms.
24. These Programme Terms shall be governed by and construed in accordance with the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
25. A person who does not participate in this Programme shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these Programme Terms.
26. All information is correct as of 1 March 2025.