

Manulife Sneaker Drop Campaign
Terms and Conditions ("Terms")

1. By participating in Manulife Sneaker Drop Campaign (the "**Campaign**") organized by Manulife (Singapore) Pte. Ltd. and/or its affiliates ("**Manulife**") from **31 August to 4 October 2020** ("**Campaign Period**") (both dates inclusive), I understand and agree to these Terms.
2. The participant ("**Participant**") must be a natural person residing in Singapore, who is a Singapore citizen, PR or employment pass holder of Singapore and is of age ranging from 18 to 65 years at time of participation. Employees and Financial Consultants/Representatives of Manulife and its affiliates, their immediate family members as well as the Campaign merchants, are not eligible to win any Prizes and Tickets (defined below) under this Campaign. Participants affirm the accuracy and correctness of all information provided at the time of entry in the Campaign. Any misrepresentation of any facts or particulars shall result in disqualification, forfeiture, withholding or withdrawal of the one pair of sneakers ("**Prize**") won, or recovery of the amount of the Prize and Tickets won at the sole discretion of Manulife.
3. Each Participant must submit the below form in order to participate. Each Participant is limited to one lucky draw chance for each draw. Upon successful submission of the form, Manulife will send a link for an online lucky draw scheduled to be held on each Sunday during the Campaign Period between **8.30 pm-9.30 pm** ("**Draw Period**"), to the email address provided by the Participant in the form. For each Sunday's online lucky draw, submissions shall close at 7.00pm on the previous day (Saturday). Participant must be present during the Draw Period. Manulife will announce the initials and last 4 digits of phone number (as provided in the form) of the Participant whose name is drawn ("**Winner**"). Each Participant is only allowed to win one Prize and a pair of Tickets during the Campaign.
4. Additionally, the first 300 Participants who are not existing Manulife customers at the time of participation in this Campaign and who meet a Manulife Financial Consultant for a non face-to-face financial review session upon being contacted by them, will be eligible to receive a pair of Manulife Sky Net tickets each ("**Tickets**").
5. Manulife's decision on and method of deciding the Winner as well as eligible recipients of Tickets, shall be at its absolute discretion and shall be final, conclusive and binding. Notwithstanding anything to the contrary, Manulife reserves the right to select another winner to substitute Winner who is subsequently found to be ineligible or disqualified in Manulife's opinion. Any such determination shall be final, binding and conclusive on all parties.
6. Manulife shall not be responsible for any breakdown or malfunction in any computer system or equipment or network/internet connection that may impair a Participant's participation or a chance to win during the Campaign.
7. The Prize/Tickets is not (a) transferable, (b) exchangeable or (c) redeemable for cash. Manulife reserves the right to replace the Prize/Tickets with item(s) of similar value without prior notice. Manulife assumes no liability or responsibility and shall not be responsible or liable for any injury, loss, claim or damage whatsoever or for any charges, costs, tax or expenses of any kind whatsoever suffered or incurred as a result of the redemption or usage of the goods and services or the Prize/Tickets or in connection with the Campaign and/or redemption or use of the Prize/Tickets and any consequences including, but not limited to, loss of life, injury to person and/or loss or damage to property arising from or in connection with the Campaign, and/or use of the Prize/Tickets howsoever arising. Manulife does not assume any liability or responsibility for and will not be liable or responsible for any defect, quality, merchantability, the fitness or any other aspect of the Prize/Tickets, or the goods/services offered in connection with this Campaign. Manulife is not an agent of the Prize/Tickets merchant. Any dispute relating to the Prize/Tickets including but not limited to the quality or service standard must be resolved directly with the relevant merchant.
8. References to any names, marks, products or services of third parties do not necessarily constitute or imply our endorsement, sponsorship or recommendation of the third party, information, product or service. To the maximum extent permitted by law, we are not responsible and disclaim all liability for (a) such third party products, services, websites, (b) for any act or omission of these third parties, or (c) any dealings between you and these third parties, whether or not such dealings have been performed in relation to this Campaign.
9. The images of Prize on all marketing materials are for illustration purposes only. We will not replace any lost or stolen Prize/Tickets.
10. The Prize is provided on "as is" and "as available" basis. We do not warrant, represent or guarantee the usability or quality of the Prize or the accuracy of the claims made by the manufacturers, suppliers and/or distributors of the Prize. To the fullest extent permitted by the law, we disclaim all warranties (whether express or implied) including but not limited to warranties that the Prize will meet the Winner's requirements, warranties of satisfactory quality, merchantability or fitness for a particular purpose.
11. All decisions made by Manulife in connection with the Campaign (including the interpretation of the Terms) including but not limited to, terminating, cancelling or suspending the Campaign or to

- varying the Terms of the Campaign or prohibiting a Participant from participating in the Campaign, shall be final and binding on all parties to this Campaign. Manulife shall not be liable for payment or compensation to any party. No appeal shall be entertained.
12. All Participants are participating in the Campaign on their own free will and assume all risks and liability inherent in this participation. Participants will not hold Manulife and its directors, shareholders, affiliates, employees, agents, representatives, contractors and partners and the owner/operator of the Campaign liable for any claims, demands, suits, causes of action of any kind whatsoever, costs, liabilities and/or expenses (including legal fees and disbursements) as and when they arise during the course of the Campaign to the extent permitted by law including but not limited to injury to themselves and their friends and families, property damage, death during the Campaign or on the premises where the Campaign are/were held. Participants also agree to indemnify Manulife and hold it harmless against all losses, claims, demands, expenses and other liabilities (including legal fees) suffered or incurred by Manulife as a result of any breach of these Terms or of applicable laws by the Participants including, without limitation, any representation made by the Participants which is not authorised under these Terms or otherwise in writing by Manulife.
 13. A person who does not participate in the Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these Terms.
 14. This Campaign is subject to the laws of and the courts of the Republic of Singapore.
 15. In the event of any inconsistency between these Terms and any brochure, marketing or promotional material relating to this Campaign, these Terms shall prevail.
 16. Participants consent under the 'Personal Data Protection Act 2012' to the collection, use and disclosure of one's personal data by/to Manulife and other third parties as Manulife may reasonably consider necessary for the purpose of the Campaign and confirm that they agree to be bound by the terms of Manulife Statement of Personal Data Protection, a copy of which can be found on: www.manulife.com.sg/hy_privacy_policy.aspx.
 17. Manulife can use the Winner's name, image and/or voice for editorial, advertising, promotional, marketing and/or other purposes without further consent and compensation, except where prohibited by law.
 18. All information above is correct as of 31 August 2020.