

**Manulife 2022 Product Campaign
Additional Welcome Bonus
Terms and Conditions (“Campaign Terms”)**

1. A customer is entitled to Additional Welcome Bonus (“**Additional Welcome Bonus**”) during the Campaign Period (“**Manulife 2022 Product Campaign**”) if the customer’s application of a new qualifying product (“**Qualifying Product**”) satisfies the Qualifying Criteria as set out in the table below. A customer who satisfies the below conditions is a Qualifying Customer.

Qualifying Criteria							Campaign Offer		
Qualifying Product(s)	Payment Frequency	Campaign Period			Minimum Investment Period	Annual Regular Basic Premium Band	Additional Welcome Bonus on Basic Premium	Additional Welcome Bonus on Rider Premium	Campaign Code
		Signed Between (Both dates inclusive)	Submitted By (Date inclusive)	Issued By (Date inclusive)					
ManuInvest Duo	Annual, Semi-Annual, Quarterly, Monthly	24 July 2022 and 15 September 2022	15 September 2022	15 November 2022	10 years	\$3,600 - \$11,999	5%	30% of Rider Premium Qualifying Riders: 1. Critical Care Waiver Rider (II) 2. Critical Care Payor Benefit Rider 3. Early Critical Care Waiver Rider	RLP0032
						\$12,000 & above	10%		
					15 years	\$2,400 - \$11,999	15%		
						\$12,000 & above	25%		
					20 years	\$1,800 - \$11,999	20%		
						\$12,000 & above	30%		
InvestReady Wealth (II)	Annual, Semi-Annual, Quarterly, Monthly	1 October 2021 and 3 September 2022	3 September 2022	4 November 2022	10 years (USD*/SGD)	\$3,600 - \$11,999	1%	30% of Rider Premium Qualifying Riders: 1. Cancer Care Premium Waiver Rider 2. Critical Care Waiver Rider 3. Early Critical Care Waiver Rider 4. Critical Care Payor Benefit Rider	RLP0024
						\$12,000 - \$99,999	2.5%		
						\$100,000 & above	4%		
					10 years Flexi (USD*/SGD)	\$6,000 - \$11,999	2%		
						\$12,000 - \$99,999	5%		
						\$100,000 & above	8%		
					20 years Flexi	\$2,400 - \$9,599	4%		
						\$9,600 - \$49,999	10%		
						\$50,000 & above	15%		
Manulife SmartRetire (III)	Annual, Semi-Annual, Quarterly, Monthly	1 January 2022 and 15 September 2022	15 September 2022	15 November 2022	5 years	\$6,000 - \$11,999	0.5%	N.A.	RLP0030
						\$12,000 & above	2.5%		
					8 years	\$3,600 - \$11,999	1%		
						\$12,000 & above	3%		
					12 years	\$3,600 - \$11,999	2.5%		
						\$12,000 & above	12.5%		
					16 years	\$2,400 - \$11,999	5%		
						\$12,000 & above	25%		

* For all USD plans, only annual premium payment frequency is available.

2. The Additional Welcome Bonus awarded will be used to purchase additional fund units, which will form part of the account value of the policy(ies). The Additional Welcome Bonus will be awarded upon receipt of each payment of the regular basic premium(s) **due for the first 12 policy months only**. Premiums received for ad-hoc top ups and any optional supplementary benefit will not qualify for the Additional Welcome Bonus.

3. Premiums for the Qualifying Product(s) **must be paid only through** cheque, credit/debit card, PayNow or Electronic Transfer (AXS / Internet Banking).
4. Additional Welcome Bonus is given on a **per policy basis** for the payment modes set out in Clause 3 above, regardless of the payment frequency.
5. Additional Welcome Bonus is not applicable to any policy changes such as increase in premium after policy inception.
6. Additional Welcome Bonus is not transferrable or exchangeable for cash, credit or any other goods and services.
7. Manulife reserves the right to replace the Additional Welcome Bonus with item(s) of similar or other value without prior notice.
8. If a customer cancels any of the Qualifying Product(s) within the 14 days' free-look period, or if the policy(ies) lapsed or is/are surrendered within 12 months from the date of the issuance, Manulife reserves the right to recover the amount equivalent to the Additional Welcome Bonus in any manner at its sole discretion.
9. Manulife is not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Additional Welcome Bonus.
10. You consent under the Personal Data Protection Act 2012 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 this Manulife 2022 Product Campaign and you confirm that you agree to be bound by the terms of Manulife privacy policy, a copy of which can be found on <https://www.manulife.com.sg/personal-data-protection.html>.
11. You agree to indemnify Manulife and hold it harmless against all losses, claims, demands, expenses and other liabilities (including legal fees) suffered or incurred by them as a result of any breach of these Campaign Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Campaign Terms or otherwise in writing by Manulife or any claim made by you.
12. By taking part in this Manulife 2022 Product Campaign, you accept that all decisions made by Manulife in connection with this Manulife 2022 Product Campaign (including the interpretation of the Campaign Terms) shall be final and binding on all participants. No appeals will be entertained. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Product(s) listed in the table above, these Campaign Terms will prevail.
13. All applications for this Manulife 2022 Product Campaign are subject to such policy terms and conditions as Manulife may impose.
14. Manulife shall have the sole and absolute discretion to exclude any person from participating in this Manulife 2022 Product Campaign, without providing any reason and without prior notice.
15. Manulife reserves the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Manulife 2022 Product Campaign or to vary the Campaign Terms at any time without notice or reason or liability.
16. Manulife shall be excused from performance under this Manulife 2022 Product Campaign 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, beyond the control of Manulife.
17. Nothing in these Campaign Terms is intended to constitute, create, give effect to, or otherwise recognise a joint venture, partnership or relationship of principal and agent of any kind.
18. The invalidity, unlawfulness or unenforceability of any provision in these Campaign Terms in any respect under applicable law shall not affect the validity, legality or enforceability of the remaining provisions hereof.
19. A person who does not participate in the Manulife 2022 Product Campaign shall have no right under the Contracts (Rights of Third Parties) Act 2001 (Singapore Statutes) to enforce any of these Campaign Terms.

20. The Campaign Terms will be governed by and construed in accordance to the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
21. This Manulife 2022 Product Campaign cannot be used in conjunction with other promotions or campaigns carried out by Manulife, unless otherwise permitted by Manulife in its sole and absolute discretion.
22. All information is correct as at 22 July 2022.