

Manulife 2022 Campaign Finale (“Campaign”)

Terms and Conditions (“Campaign Terms”)

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”).
2. A customer is entitled to (i) premium discount; (ii) eCapitaVouchers; and/or (iii) additional welcome bonus during, if customer can fully meet the following conditions and these Campaign Terms (“**you**”, “**your**” or “**Qualifying Customer**”):
 - i) your application to purchase new qualifying product(s) (individually or collectively, referred to as “**Qualifying Products**”), and new qualifying rider(s) (individually or collectively, referred to as “**Qualifying Riders**”) must meet the qualifying criteria as set out in the Tables A and B, C and D respectively (“**Qualifying Criteria**”);
 - ii) you have purchased Qualifying Plan through Manulife Advisory Group, Manulife Financial Advisers Pte Ltd or other financial advisory firms appointed by Manulife, and you are the policy owner;
 - iii) all applications for Qualifying Products and Qualifying Riders (“**Qualifying Plans**” / “**Qualifying Plan**”) must be duly completed and submitted to Manulife in between **16 September 2022 and 31 December 2022** (both dates inclusive); with the exception for Manulife SmartRetire (V) under Table B, the application must be duly completed and submitted to Manulife in between **18 September 2022 and 19 December 2022** (both dates inclusive); and
 - iv) each policy for the (“Qualifying Plan”) must be issued by Manulife by **10 March 2023**, with the exception for Manulife SmartRetire (V) under Table B, the policy must be issued by Manulife by **24 February 2023**.

(iii and iv collectively, the “**Campaign Period**”).

Table A: Premium Discount for Protection and Savings Plans

Qualifying Criteria			Campaign Offer	
Qualifying Products	Premium Payment Frequency	Premium Term (Years)	Perpetual Premium Discount	Campaign Code (for internal reference)
ManuProtect Term (II) / ManuProtect Term Lite (II)	Annual, semi-annual, quarterly, or monthly	All	5%	MPT5FOREVER
ManuProtect Decreasing (II) / ManuProtect Decreasing Lite (II)				MPD5FOREVER
Critical SelectCare				CSC5FOREVER
Qualifying Products	Premium Payment Frequency	Premium Term (Years)	First Year Premium Discount	Campaign Code (for internal reference)
LifeReady Plus (II) / LifeReady Plus (II) (ReadyMummy)	Annual, semi-Annual, quarterly, or monthly	All	10%	LRP2DISC
Ready CompleteCare / Ready CompleteCare (Cover Me Again)		All	10%	RCCDISC10
Ready LifeIncome (III)		5	5%	RLI3DISC
		10	15%	
Manulife IncomeGen		5	5%	MIG5FY5

Table B: Additional Welcome Bonus for Investment-linked Plans

Qualifying Criteria				Campaign Offer		
Qualifying Products	Premium Payment Frequency	Minimum Investment Period	Annualised Regular Basic Premium Band (in SGD)	Additional Welcome Bonus on <u>Basic</u> Premium	Additional Welcome Bonus on <u>Rider</u> Premium	Campaign Code (for internal reference)
ManulInvest Duo	Annual, semi-annual, quarterly, or monthly	10 Years	\$3,600 - \$11,999.99	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 - \$11,999.99	15%		
			\$12,000 & above	25%		
		20 Years	\$1,800 - \$11,999.99	20%		
			\$12,000 & above	30%		
Manulife InvestReady (III)	Annual, semi-annual, quarterly, or monthly	10 Years Flexi 3, 10 Years Flexi 5 or 10 Years Flexi 8	\$6,000 - \$9,599.99	1%	N/A	RLP0031
			\$9,600 & above	6%		
		13 Years Flexi 10	\$3,600 - \$9,599.99	1%		
			\$9,600 & above	6%		
		20 years Flexi 10	\$2,400 - \$9,599.99	5%		
			\$9,600 & above	12%		
Manulife SmartRetire (V)	Annual, semi-annual, quarterly, or monthly	8 Years Flexi 3	\$24,000 - \$35,599.99	0.5%	N/A	RLP0034
			\$36,000 - \$47,999.99	1%		
			\$48,000 & above	2%		
		8 Years Flexi 5	\$6,000 - \$8,999.99	3%		
			\$9,000 - \$14,999.99	5.5%		
			\$15,000 & above	6%		
		12 Years Flexi 8	\$3,600 - \$7,199.99	4.5%		
			\$7,200 - \$11,999.99	7%		
			\$12,000 & above	12.5%		

Table C: eCapitaVouchers for Regular Premium Protection / Savings / Investment-linked Plans

Qualifying Criteria			Campaign Offer									
Qualifying Products	Premium Payment Frequency	Premium Term / Minimum Investment Period	One-off eCapitaVouchers Offer									
ManuProtect Term (II) / ManuProtect Term Lite (II)	Annual mode only	All	<table border="1"> <thead> <tr> <th>Minimum Annual Premium (in SGD)</th> <th>eCapitaVouchers</th> </tr> </thead> <tbody> <tr> <td>\$15,000 - \$24,999</td> <td>S\$200 per policy owner</td> </tr> <tr> <td>\$25,000 - \$49,999</td> <td>S\$350 per policy owner</td> </tr> <tr> <td>\$50,000 and above</td> <td>S\$800 per policy owner</td> </tr> </tbody> </table>		Minimum Annual Premium (in SGD)	eCapitaVouchers	\$15,000 - \$24,999	S\$200 per policy owner	\$25,000 - \$49,999	S\$350 per policy owner	\$50,000 and above	S\$800 per policy owner
Minimum Annual Premium (in SGD)		eCapitaVouchers										
\$15,000 - \$24,999		S\$200 per policy owner										
\$25,000 - \$49,999		S\$350 per policy owner										
\$50,000 and above		S\$800 per policy owner										
ManuProtect Decreasing (II) / ManuProtect Decreasing Lite (II)		All	<ol style="list-style-type: none"> Minimum Annual Premium means the total annual premium amount due and payable for the first policy year of a Qualifying Plan, including the additional premium amount due to sub-standard rating of the life insured. If a Qualifying Plan is also entitled to: <ol style="list-style-type: none"> First Year Premium Discount stated in Table A above, the Minimum Annual Premium will be calculated based on the total gross annual premium amount due and payable, that is before applying the First Year Premium Discount; Perpetual Premium Discount stated in Table A above, the Minimum Annual Premium will be calculated based on the total net annual premium amount due and payable, that is after deducting the Perpetual Premium Discount amount. The Minimum Annual Premium will be aggregated across all Qualifying Plans purchased during the Campaign Period on per policy owner basis for the purpose of determining eCapitaVouchers entitlement amount, subject to a cap of S\$800. No combination of premium amounts across different policy owner(s) is allowed. Qualifying Customer who attends M-Carnival 2022, and purchases any Qualifying Plan that fulfils Minimum Annual Premium listed in table above will receive one-off additional S\$50 eCapitaVoucher, regardless the number of Qualifying Plans purchased by that Qualifying Customer. 									
Critical SelectCare		All										
LifeReady Plus (II) / LifeReady Plus (II) (ReadyMummy)		All										
Ready CompleteCare / Ready CompleteCare (Cover Me Again)		All										
Ready LifeIncome (III)		5 / 10 Years										
Manulife IncomeGen		5 Years										
Ready Builder (II)		10 / 15 / 20 Years										
RetireReady Plus (III)	10 / 15 / 20 Years											
ManuInvest Duo	10 / 15 / 20 Years											
Manulife InvestReady (III)	10 Years Flexi 3, 10 Years Flexi 5, 10 Years Flexi 8, 13 Years Flexi 10, or 20 Years Flexi 10											
Manulife SmartRetire (V)	8 Years Flexi 3, 8 Years Flexi 5, or 12 Years Flexi 8											

Table D: eCapitaVouchers for Single Premium Savings Plans

Qualifying Criteria			Campaign Offer
Qualifying Products	Premium Term	Minimum Single Premium (in SGD)	One-off eCapitaVouchers Offers
ReadyBuilder (II)	Single Premium	\$12,000	S\$100 per policy owner*, regardless the number of Qualifying Products purchased.
RetireReady Plus (III)	Single Premium	\$30,000	S\$100 per policy owner*, regardless the number of Qualifying Products purchased.

* No combination of premium amounts across different policy owner(s) is allowed.

3. Premiums for the Qualifying Plans must be paid through cheque, credit / debit card, PayNow or electronic transfer (AXS e-Station / internet banking).

4. Premium discount stated in Table A (“**Premium Discount**”); and additional welcome bonus stated in Table B (“**Additional Welcome Bonus**”) are given on a per policy basis.
5. The First Year Premium Discount stated in Table A above will cease immediately when any one of the following has occurred to any policy of any Qualifying Plan within 12 months from the policy issue date, whichever is the earliest:
 - a. change in sum insured or premium amount;
 - b. change in premium payment frequency;
 - c. policy conversion or switching;
 - d. addition or deletion of Qualifying Rider;
 - e. policy reinstatement.
6. The Perpetual Premium Discount stated in Table A above will cease immediately when any one of the following has occurred to any policy of any Qualifying Plan within 12 months from the policy issue date, whichever is the earliest:
 - a. change in sum insured or premium amount;
 - b. addition or deletion of Qualifying Rider.
7. Premium Discount is applicable to all riders (where applicable) attached to the Qualifying Product and any additional premium amount due to sub-standard rating of the life insured.
8. Perpetual Premium Discount under Table A will still be applicable upon renewal of the policy, where applicable.
9. Manulife will determine the Additional Welcome Bonus amount by multiplying each regular basic premium amount received by Manulife under a policy of a Qualifying Product within the first 12 months from policy issue date, with applicable percentage stated in Table B. Only the Qualifying Rider(s) attached to ManuInvest Duo is / are entitled to Additional Welcome Bonus, where Additional Welcome Bonus amount for such Qualifying Riders is determined by multiplying each rider premium amount received by Manulife within the first 12 months from policy issue date. Additional Welcome Bonus is awarded on per policy basis.
10. The Additional Welcome Bonus amount awarded by Manulife will be used to purchase additional fund units, in the similar manner as set out in the Policy Contract. To add clarity, other types of premiums paid to Manulife are ineligible for the Additional Welcome Bonus.
11. Additional Welcome Bonus is not applicable to any policy changes, such as any increase in premium after the policy issue date of the Qualifying Products.
12. Manulife will issue a SMS (“Redemption Notification”) to each Qualifying Customer within 12 weeks after the policy(ies) of the Qualifying Plans have been issued, provided that such policies must remain in force as at the date of the Redemption Notification. For Qualifying Customer who has attended M-Carnival 2022, that Qualifying Customer will receive an additional Redemption Notification. You must provide Manulife with a valid mobile phone number to receive the Redemption Notification(s) for eCapitaVouchers.
13. You agree that Manulife will not be responsible for any consequences, losses and damages arising from your failure to provide Manulife with a true, complete and accurate mobile phone number. You must notify Manulife of any change(s) to your mobile phone number in writing.
14. The eCapitaVouchers awarded to you must be redeemed within 3 months from the date of Redemption Notification. If you do not do so, all eCapitaVouchers awarded to you will be forfeited, and you cannot make any claim against Manulife for such forfeiture. Further details on the redemption procedures will be set out in the Redemption Notification.
15. Usage of the eCapitaVouchers is subject to terms and conditions imposed by the merchant of the eCapitaVouchers.
16. A person is deemed to have agreed to the CapitaVoucher Terms and Conditions (<https://www.capitaland.com/sg/en/shop/malls/rewards/capitavoucher/termsandconditions.html>), if such person uses, or carries out any activity or transaction or makes any dealing involving a eCapitaVoucher.
17. Premium Discount, Additional Welcome Bonus and/or eCapitaVouchers is / are not transferrable or exchangeable for cash, credit or any other goods and services.
18. Manulife reserves the right to replace the Premium Discount, Additional Welcome Bonus and/or eCapitaVouchers with item(s) of similar or other value without prior notice to you.

19. If you cancel any policy of Qualifying Plan within the 14 days' free-look period, or if the policy lapsed or is surrendered within 12 months from the policy issue date, Manulife reserves the right to recover the amount equivalent to the Premium Discount, Additional Welcome Bonus and/or eCapitaVouchers that have been awarded to you in any manner at its sole and absolute discretion.
20. Manulife is not liable for any direct and indirect losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to or arising out of this Campaign.
21. You consent under the Personal Data Protection Act 2012 of Singapore to the collection, use, and disclosure of your personal data by/to Manulife and such other third parties as Manulife may reasonably consider necessary for the purpose of this Campaign. You agree to be bound by Manulife privacy policy, a copy of which can be found on <https://www.manulife.com.sg/personal-data-protection.html>.
22. You agree to indemnify Manulife, its directors, employees and officers, and hold them harmless against 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 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.
23. By taking part in this Campaign, you agree 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 you. No appeals or correspondences will be entertained. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Plans listed in the tables above, these Campaign Terms will prevail.
24. All applications for Qualifying Plans are subject to such policy terms and conditions as Manulife may impose.
25. Manulife has the sole and absolute discretion to exclude any person from participating in this Campaign, without providing any reason and without prior notice.
26. Manulife may suspend or terminate this Campaign; or amend or supplement these Campaign Terms at any time without notice or liability to you at its sole and absolute discretion.
27. Manulife shall be excused from performance under this 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.
28. The eCapitaVouchers are procured from a third-party merchant. Manulife is not an agent of the third-party merchant and will not be liable or responsible for any errors, omissions or non-performance of the merchant.
29. 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 Campaign Terms.
30. A person who does not participate in this Campaign has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of these Campaign Terms.
31. These Campaign Terms are 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.
32. This 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.
33. All information is correct as at 30 November 2022.