

**Manulife IncomeGen Campaign  
Terms and Conditions (“Campaign Terms”)**

1. A customer is entitled to the discount on first year premium (“**Premium Discount**”) as set out in the table below during the Campaign Period (“**Manulife IncomeGen 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			Premium Term (Years)	First Year Premium Discount	Campaign Code
		Signed Between (Both dates inclusive)	Submitted By (Date inclusive)	Issued By (Date inclusive)			
Manulife IncomeGen	Annual, Semi-Annual, Quarterly, Monthly	24 July 2022 and 15 September 2022	15 September 2022	15 November 2022	3	N.A.	N.A.
					5	5%	MIG5FY5

2. Premiums for the Qualifying Product **must be paid only through** cheque, credit/debit card, PayNow or Electronic Transfer (AXS / Internet Banking).
3. Premium Discount is given on a **per policy basis** for the payment modes set out in Clause 2 above.
4. Premium Discount is applicable to all riders (where applicable) attached to the Qualifying Product.
5. Premium Discount is applicable to any additional premium payment due to sub-standard life rating of the Qualifying Product.
6. A customer cannot continue to enjoy the premium discount under this Manulife IncomeGen Campaign if any of the following change(s) is/are made to the Qualifying Product(s) (both basic plans and/or riders, if any) within 12 months from issuance.
- Change in sum assured or premium
  - Change in payment frequency
  - Policy conversion or switching
  - Addition or deletion of rider
  - Policy reinstatement
- If the following change(s) is/are made to the Qualifying Product(s) within 12 months from issuance, the premium discount will cease from the next premium billing, following the change(s) made.
7. Premium Discount is not transferrable or exchangeable for cash, credit or any other goods and services.
8. Manulife reserves the right to replace the Premium Discount with item(s) of similar or other value without prior notice.
9. If a customer cancels the Qualifying Product within the 14 days’ free-look period, or if the policy lapsed or is surrendered within 12 months from the date of the issuance, Manulife reserves the right to recover the amount equivalent to the Premium Discount in any manner at its sole discretion.
10. Manulife is not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Premium Discount.
11. 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 IncomeGen 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>.

12. 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 Manulife 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.
13. By taking part in this Manulife IncomeGen Campaign, you accept that all decisions made by Manulife in connection with this Manulife IncomeGen 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 listed in the table above, these Campaign Terms will prevail.
14. All applications for this Manulife IncomeGen Campaign are subject to such policy terms and conditions as Manulife may impose.
15. Manulife shall have the sole and absolute discretion to exclude any person from participating in this Manulife IncomeGen Campaign, without providing any reason and without prior notice.
16. Manulife reserves the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Manulife IncomeGen Campaign or to vary the Campaign Terms at any time without notice or reason or liability.
17. Manulife shall be excused from performance under this Manulife IncomeGen 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.
18. 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.
19. 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.
20. A person who does not participate in the Manulife IncomeGen Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these Campaign Terms.
21. 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.
22. This Manulife IncomeGen 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.
23. All information is correct as at 8 July 2022.