

**Heirloom (VII) Campaign
Terms and Conditions (“Campaign Terms”)**

1. A customer is entitled to a premium top-up (“**Premium Top-up**”) as set out in the table below during the Campaign Period (“**Heirloom (VII) Campaign**”) if the customer’s application for purchase of a new qualifying product (“**Qualifying Product**”) satisfies the following conditions:
- i) The **application must be signed and received by 8 April 2022, 6pm** (date inclusive); and
 - ii) The policy must be issued by Manulife (Singapore) Pte. Ltd. (“**Manulife**”) between 1 January 2022 and 15 June 2022 (both dates inclusive),
- (i and ii collectively, the “**Campaign Period**”).

Qualifying Product(s)	Premium Top-up	Campaign Code
Heirloom (VII)	Equivalent to 1.5% of the initial premium paid by customer	UL2022TU

2. If a customer cancels 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 issuance, Manulife reserves the right to recover the amount equivalent to the Premium Top-up in any manner at its sole discretion.
3. Premium Top-up is not transferrable or exchangeable for cash, credit or any other goods and services.
4. Manulife reserves the right to replace the Premium Top-up with item(s) of similar or other value without prior notice.
5. Manulife is not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Premium Top-up.
6. 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 Heirloom (VII) 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>.
7. 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 it 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.
8. By taking part in this Heirloom (VII) Campaign, you accept that all decisions made by Manulife in connection with this Heirloom (VII) Campaign (including the interpretation of these 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.
9. All applications for this Heirloom (VII) Campaign are subject to such policy terms and conditions as Manulife may impose.
10. Manulife shall have the sole and absolute discretion to exclude any person from participating in this Heirloom (VII) Campaign, without providing any reason and without prior notice.



11. Manulife reserves the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Heirloom (VII) Campaign or to vary these Campaign Terms at any time without notice or reason or liability.
12. Manulife shall be excused from performance under this Heirloom (VII) 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.
13. 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.
14. 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.
15. A person who does not participate in the Heirloom (VII) Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these Campaign Terms.
16. These Campaign Terms will 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.
17. This Heirloom (VII) 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.
18. All information is correct as at 22 December 2021.