

Manulife MOVE, Discover, Win Campaign
Terms and Conditions (“Terms”)

1. By participating in Manulife MOVE, Discover, Win Campaign (the “**Campaign**”) organized by Manulife (Singapore) Pte. Ltd. and/or its affiliates (“**Manulife**”) from **9 October 2021 to 27 October 2021 (“Campaign Period”)** (both dates inclusive), I understand and agree to these Terms.
2. This Campaign is only open to all Singapore residents of age ranging from 18 to 65 years, and are not existing ManulifeMOVE customers at the time of participation.
3. Employees and Financial Consultants/Representatives of Manulife and its affiliates, including their immediate family members, are not eligible to win any Prizes (which includes the Steps Contest Prize and Photo Contest Prize, as defined below) under this Campaign.
4. This Campaign comprises of a Steps Contest and a Photo Contest. All Terms applicable to the Campaign as a whole shall apply to both the Steps Contest and Photo Contest.

a. Steps Contest

5. Each participant must download the MOVE app from either App Store or Google Play store, and actively join the challenge on or before 22 October 2021. Participants must clock the steps between 23 to 27 October 2021 (both dates inclusive) and must sync the steps before 23:59hrs on 27 October 2021 (“**Campaign deadline**”), to be eligible for the Steps Contest Prize. Only the first 1,000 participants who have completed and synced the 50,000 steps required during the stipulated time frame will be entitled to win a S\$20 CapitaVoucher (“**Steps Contest Prize**”). Late submissions or failure to sync before the Campaign deadline will not be entertained.
6. By participating in the Contest, you are deemed to have provided consent to Manulife for the collection, use and disclosure of your personal data for the purposes of the Campaign, including the announcement and publicity of the Contest winner on Manulife’s website, Facebook page, and/or Instagram page.
7. Before receiving the Steps Contest Prize, each participant must complete an online form which includes the consent to be contacted by a Manulife Financial Consultant. Only one entry per participant is allowed.

b. Photo Contest

8. Participants of the Steps Contest will also be allowed to take part in a Photo Contest, where participants may submit more than one photo. Each participant can only win once in the Photo Contest.
9. All submissions for the Photo Contest must be made by the Campaign deadline - before 23:59hrs on 27 October 2021.
10. Each participant must comment what they are doing to “MOVE and Discover” in Singapore and comment on their corresponding Facebook or Instagram post with the best and most creative answer.
11. The top 20 most creative submissions will be selected as the winners of the Photo Contest, at Manulife’s sole discretion. Each winner would receive a S\$50 CapitaVoucher (“**Photo Contest Prize**”).
12. Manulife’s decision on and method of deciding the respective winners of the Photo Contest shall be at its absolute discretion, and be final, conclusive and binding. Notwithstanding anything to the contrary, Manulife reserves the right to select another winner should a particular winner, in Manulife’s opinion, is found to be ineligible or disqualified. Any such decision shall be final, binding and conclusive on all parties.

13. Winners of the Steps Contest will be contacted via email while winners of the Photo Contest will be contacted via PM on their Facebook account or Instagram account.
14. Manulife shall not be responsible for any breakdown or malfunction in any device or tracker that may impair a participant's participation or a chance to win during the Campaign.
15. The Prizes are not (a) transferable, (b) exchangeable or (c) redeemable for cash, credit or other goods and services.
16. Manulife reserves the right to replace the Prizes with items of similar value without prior notice.
17. Manulife reserves the right to amend the terms and conditions of this Campaign without giving any notice or reason.
18. Manulife assumes no liability or responsibility 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/services or the Prize or in connection with the Campaign and/or redemption or use of the Prize and any consequences, including but not limited to the 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 howsoever arising.
19. Manulife does not assume any liability or responsibility for any defect, quality, merchantability, fitness for purpose or any other aspect of the Prize, or the goods/services offered in connection with this Campaign; or for the acts or defaults of the Prize merchants. Manulife is not an agent of such merchants. Any dispute relating to the Prize, including but not limited to the quality or service standard must be resolved directly with the relevant merchant.
20. All decisions made by Manulife in connection with the Campaign (as well as the interpretation of the Terms) including but not limited to the termination, cancellation or suspension of the Campaign, varying the Terms of the Campaign or prohibiting a participant from participating in the Campaign, shall be final and binding on all parties of this Campaign. Manulife shall not be liable for payment or compensation to any party. No appeals shall be entertained.
21. All participants acknowledge and agree that they have participated in the Campaign on their own free will and assume all risks and liability inherent thereof. Participants will not hold Manulife and its directors, shareholders, affiliates, employees, agents, representatives, contractors, 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, their friends and families, property damage/loss and death. 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.
22. A person who does not participate in the Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these Terms.
23. The Terms of this Campaign shall be governed by and construed in accordance with the laws of Singapore.
24. Participants hereby submit to the exclusive jurisdiction of the courts of Singapore for any legal action arising out of this Campaign, and agree not to commence any action, suit or proceeding in any jurisdiction other than Singapore.
25. In the event of any inconsistency between these Terms and any brochure, marketing or promotional material relating to this Campaign, these Terms shall prevail.
26. 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's Statement of Personal Data Protection, a copy of which can be found on: <https://www.manulife.com.sg/personal-data-protection.html>.
27. All information above is correct as of 8 October 2021.