

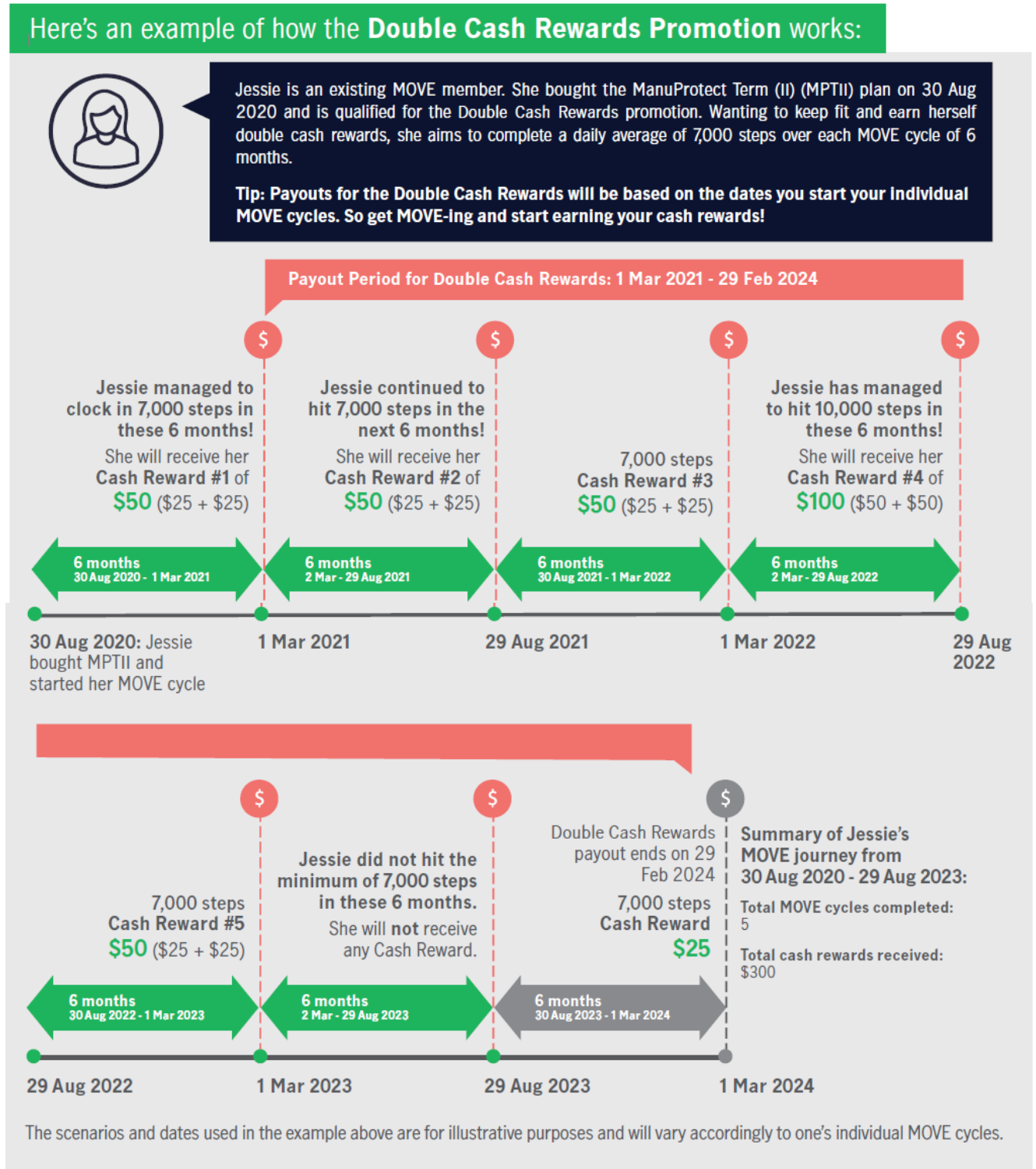
**ManulifeMOVE - Double Cash Rewards
Terms and Conditions**

1. The **ManulifeMOVE - Double Cash Rewards Campaign** (the “**Campaign**”) allows a ManulifeMOVE member (“**Member**”) to receive two times of their cash rewards when they clock a daily average steps of 7,000/10,000 steps over 6 months, during the Payout Period (as defined below).
2. A Member is eligible to earn “**Double Cash Rewards**” (Base Cash Reward + Additional Cash Reward), provided the following conditions below are met (on top of the condition set out in point 1 above):
 - i) The Member purchases a Qualifying Term Plan which meets the criteria set out in the table below (“**Qualifying Criteria**”):

| Qualifying Criteria | | | | |
|---|--|-------------------------------|-------------------------------------|---|
| Qualifying Term Plan(s) | Payment Frequency | Campaign Period | | Minimum Annual Premium Amount |
| | | Submitted and Received | Issued Between | |
| ManuProtect Term (II)/ ManuProtect Term Lite (II) | Annual, Semi-Annual, Quarterly and Monthly | On or Before 31 December 2020 | 30 August 2020 and 28 February 2021 | S\$500 per policy (including rider premiums) |
| ManuProtect Decreasing (II)/ ManuProtect Decreasing Lite (II) | | | (Both dates inclusive) | |
| eDecreasing Term | | | | |

- ii) The application for the Qualifying Term Plan(s) must be (a) submitted and received by Manulife **on or before 31 December 2020**; and (b) issued **between 30 August 2020 and 28 February 2021** (both dates inclusive) (“**Campaign Period**”).
- iii) The Qualifying Term Plan(s) must meet the minimum annual premium amount and remain in-force during the period **between 1 March 2021 – 29 February 2024** (both dates inclusive) where the Base and Bonus Cash Rewards will be paid (“**Payout Period**”).
- iv) The Member is the life assured of the Qualifying Term Plans.
- v) The Member must qualify for the Base Cash Reward by achieving a daily average of 7,000 or 10,000 steps over a period of 6 months. The Additional Cash Reward (which amount is equivalent to the Base Cash Reward) will be paid on top of the Base Cash Reward at the end of MOVE cycle (6-month duration) during the Payout Period. The payout will be based on the Member’s MOVE cycle.

The following provides an illustration of how the Member may be rewarded:



- Each Member is only entitled to participate in the Campaign once, even if the Member has purchased multiple Qualifying Term Plan(s) that meet the Qualifying Criteria.
- During the Payout Period, each Member can redeem the Double Cash Rewards for up to a maximum of 6 times, provided they have achieved a daily average of 7,000 or 10,000 steps over a period of 6 months. There will be no extension of the end date of the Payout Period for new ManulifeMOVE members.
- The minimum annual premium amount includes any additional premium payment for riders or due to sub-standard life rating of the Qualifying Term Plan(s).

6. The Base and Additional Cash Rewards are not transferrable or exchangeable for credit or any other goods and services.
7. If a Member cancels any of the Qualifying Term Plan(s) within the 14 days' free-look period, Manulife reserves the right to recover the amount equivalent to the Base and/or Additional Cash Rewards paid-to-date in any manner at its sole discretion.
8. Surrender or Lapsation
 - 8.1. In the event that the Member achieves a daily average of 7,000 or 10,000 steps over a period of 6 months during the Payout Period but the:
 - i) Qualifying Term Plan(s) has lapsed or been surrendered, the Member will not be eligible to receive the Additional Cash Reward. Additional Cash Reward will only be awarded upon the successful reinstatement of the lapsed Qualifying Term Plan(s). There will be no payment of any Additional Cash Reward missed during the policy lapsation period; or
 - ii) eligible MOVE policy which grants the MOVE membership has lapsed or been surrendered, the Member will not be eligible to receive any cash rewards at all. Double Cash Rewards will only be awarded upon the successful reinstatement of the lapsed eligible MOVE policy. There will be no payment of any cash rewards missed during the policy lapsation period; or
 - iii) eligible MOVE policy and Qualifying Term Plan(s) have lapsed or been surrendered, the Member will not be awarded any cash rewards at all. Base Cash Reward will only be awarded upon the successful reinstatement of the lapsed MOVE policy. Additional Cash Reward will only be awarded upon successful reinstatement of the lapsed Qualifying Term Plan(s). There will be no payment of any cash rewards missed during the policy lapsation period.
9. Manulife reserves the right to recover the amount equivalent to the Base and/or Additional Cash Rewards paid-to-date 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 Campaign.
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 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. By taking part in this Campaign, you accept that all decisions made by Manulife in connection with this Campaign (including the interpretation of the Campaign Terms and Conditions) shall be final and binding on all participants. No appeal will be entertained. In the event of any inconsistency between these Campaign Terms and Conditions and any brochure, marketing or promotional material relating to this Campaign, these Campaign Terms and Conditions will prevail.
13. All applications for this 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 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 Campaign or to vary the Campaign Terms and Conditions at any time without notice or reason or liability.

16. 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 and Conditions or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Campaign Terms and Conditions or otherwise in writing by Manulife or any claim made by you.
17. 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.
18. Nothing in these Campaign Terms and Conditions 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. These Campaign Terms and Conditions will prevail regardless of any other marketing or promotional materials on this Campaign.
20. The invalidity, unlawfulness or unenforceability of any provision in these Campaign Terms and Conditions in any respect under applicable law shall not affect the validity, legality or enforceability of the remaining provisions hereof.
21. 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 Campaign Terms and Conditions.
22. These Campaign Terms and Conditions 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.
23. 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.
24. All information is correct as at 30 August 2020.