

Manulife 2021 Customer Rewards Campaign

Terms and Conditions (“Campaign Terms”)

1. You are entitled to the (i) First Year Premium Discount; (ii) relevant amount of e-CapitaVouchers (“**Vouchers**”); and/or (iii) Additional Welcome Bonus during the Campaign Period from 1 October 2021 to 31 December 2021 (both dates inclusive) (“**Manulife 2021 Customer Rewards Campaign**”), if your application for the purchase of a new qualifying product (“**Qualifying Product**”) and/or addition of a new qualifying rider (“**Qualifying Rider**”) satisfies the following conditions:
 - i) The Qualifying Product and/or Qualifying Rider must meet the qualifying criteria as set out in the Tables A and B, and Table C respectively (“**Qualifying Criteria**”);
 - ii) The application must be signed and submitted to Manulife (Singapore) Pte. Ltd. (“**Manulife**”) between **1 October 2021 and 31 December 2021** (both dates inclusive);
 - iii) The policy for the Qualifying Product and/or Qualifying Rider (“**Qualifying Plan**”) must be issued by Manulife by **4 March 2022** (date inclusive),

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

Table A: First Year Premium Discount for Health and Protection Plans

Qualifying Products	Payment Frequency	Premium Term	First Year Premium Discount	Campaign Code
ManuProtect Term (II)	Annual, Semi-Annual, Quarterly, Monthly	All	10%	MPT2021
ManuProtect Decreasing (II) / ManuProtect Decreasing Lite (II)			20%	MPD2021
Critical SelectCare			10%	Q4HEALTH
Ready CompleteCare / Ready CompleteCare (Cover Me Again)			10%	Q4HEALTH
LifeReady Plus (II) / LifeReady Plus (II) (ReadyMummy)			10%	LRP2DISC <i>(effective from 13 December 2021)</i>

B: Additional Welcome Bonus for Investment-linked Plans

Qualifying Products	Payment Frequency	Minimum Investment Period	Minimum Annual Basic Premium	Additional Welcome Bonus on Basic Premium	Additional Welcome Bonus on <u>Rider</u> Premium	Campaign Code				
ManulInvest Duo		10 years	\$3,600 - \$11,999	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	RLP0025				
			\$12,000 & above	10%						
		15 years	\$2,400 - \$11,999	10%						
			\$12,000 & above	15%						
		20 years	\$1,800 - \$11,999	15%						
			\$12,000 & above	20%						
InvestReady Wealth (II)	Annual, Semi-Annual, Quarterly, Monthly	10 years (USD*/SGD)	\$3,600 - \$11,999	1%	30% of Rider Premium Qualifying Riders: 1. Cancer Care Premium Waiver Rider 2. Critical Care Waiver Rider 3. Early Critical Care Waiver Rider 4. Critical Care Payor Benefit Rider	RLP0024				
			\$12,000 - \$99,999	2.5%						
			\$100,000 & above	4%						
		10 years Flexi (USD*/SGD)	\$6,000 - \$11,999	2%						
			\$12,000 - \$99,999	5%						
			\$100,000 & above	8%						
		20 years Flexi	\$2,400 - \$9,599	4%						
			\$9,600 - \$49,999	10%						
			\$50,000 & above	15%						
		Manulife SmartRetire (III)		5 years			\$6,000 - \$11,999	3%	N.A	RLP0027
							\$12,000 & above	4%		
				8 years			\$3,600 - \$11,999	5%		
\$12,000 & above	7.5%									
12 years	\$3,600 - \$11,999			7.5%						
	\$12,000 & above			10%						
16 years	\$2,400 - \$11,999			15%						
	\$12,000 & above			20%						

* For all USD plans, only annual premium payment frequency is available.
For the purpose of computing the qualifying Weighted Premium, the USD premium will be converted based on the FX rate of 1 USD = 1.34 SGD.

Table C: e-CapitaVouchers for Savings, Retirement and Investment-linked Plans

Qualifying Products	Premium Terms / Minimum Investment Period	e-CapitaVouchers Offers (Applicable for annual premium mode only)	
		Minimum Weighted Premium	e-CapitaVouchers
ReadyLife Income (II)	All	\$15,000 - \$24,999	\$150 per policyowner
ReadyBuilder (II)	All	\$25,000 - \$49,999	\$250 per policyowner
RetireReady Plus (III)	All	\$50,000 and above	\$600 per policyowner
ManuInvest Duo	10 / 15 / 20 years	<p>The <u>Annualised Weighted Premium</u> is defined as the total premium (<i>before first year premium discount</i>) due in a year for the basic policy and rider(s), including the additional premium due to sub-standard life rating on the Qualifying Product.</p> <ul style="list-style-type: none"> • Single Premium = 10% of Single Premium • Regular Premium = 100% of First Year Premium <p>The Total Annualised Weighted Premium per Policy Owner will be aggregated across Savings / Retirement and Investment-linked plans during the Campaign Period.</p> <p>Total value of the e-CapitaVouchers will be capped at \$600 per policy owner during the Campaign Period.</p>	
InvestReady Wealth (II)	10 years (USD*/SGD), 10 years Flexi (USD*/SGD), 20 years Flexi		
Manulife SmartRetire (III)	5 / 8 / 12 / 16 years		

- Premiums for the Qualifying Product **must be paid only through** cheque, credit/debit card, PayNow or Electronic Transfer (AXS / Internet Banking).
- Premium Discount / Additional Welcome Bonus are given on a **per policy basis** for the payment modes set out in Clause 2 above.
- A customer cannot continue to enjoy the premium discount under this Manulife 2021 Customer Rewards 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.
- Vouchers entitled under Tables B and C shall be capped at S\$600.00 per policy owner. No combination of premiums across different policy owners is allowed.
- Premium Discount is applicable to all riders (where applicable) attached to the Qualifying Product and any additional premium payment due to sub-standard life rating.
- The Additional Welcome Bonus awarded will be used to purchase additional fund units, which will form part of the account value of the policy(ies). The Additional Welcome Bonus will be awarded upon receipt of each payment of the regular basic premium(s) **due for the first 12 policy months only**. Premiums received for ad-hoc top ups and any optional supplementary benefit **will not qualify** for the Additional Welcome Bonus.
- Additional Welcome Bonus is not applicable to any policy changes such as increase in premium after policy inception.

9. Manulife will issue a SMS or Email (“**Redemption Notification**”) to each Qualifying Customer **12 weeks** after the policy(ies) is/are issued, provided the Qualifying Customer’s Qualifying Plan(s) purchased during the Campaign Period remain(s) in force as at the date of the Redemption Notification. Qualifying Customers shall be solely responsible for ensuring that they provide Manulife with a valid mobile phone number and email address to receive the Redemption Notification for e-CapitaVouchers.

The Qualifying Customer agrees and accepts that Manulife will not be responsible for any consequences arising from his/her failure to provide Manulife with a true, complete and accurate mobile phone number or email address and/or notify Manulife of any change(s) to his/her mobile phone number and email address. The **e-CapitaVouchers must be redeemed within three (3) months** from the date of Redemption Notification. If a Qualifying Customer fails to claim his/her e-CapitaVouchers within the stipulated redemption period in the Redemption Notification, his/her e-CapitaVouchers will be forfeited and the Qualifying Customer shall not have any claim against Manulife for such forfeiture. Further details on the redemption procedures will be set out in the Redemption Notification.

10. Usage of the e-CapitaVouchers is subject to terms and conditions imposed by the merchant of the e-CapitaVouchers.
11. A person is deemed to have accepted and agreed to the CapitaVoucher Terms and Conditions (“<https://www.capitaland.com/sg/en/shop/malls/rewards/capitavoucher/termsandconditions.html>”) if such person purchases, uses, or carries out any activity or transaction or makes any dealing involving a e-CapitaVoucher.”
12. Premium Discount, Additional Welcome Bonus and/or e-CapitaVouchers is/are not transferrable or exchangeable for cash, credit or any other goods and services.
13. Manulife reserves the right to replace the Premium Discount, Additional Welcome Bonus and/or e-CapitaVouchers with item(s) of similar or other value without prior notice.
14. 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, Additional Welcome Bonus and/or e-CapitaVouchers in any manner at its sole discretion.
15. Manulife is not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Additional Welcome Bonus.
16. 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 2021 Customer Rewards 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>.
17. 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 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.
18. By taking part in this Manulife 2021 Customer Rewards Campaign, you accept that all decisions made by Manulife in connection with this Manulife 2021 Customer Rewards 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(s) listed in the table above, these Campaign Terms will prevail.
19. All applications for this Manulife 2021 Customer Rewards Campaign are subject to such policy terms and conditions as Manulife may impose.
20. Manulife shall have the sole and absolute discretion to exclude any person from participating in this Manulife 2021 Customer Rewards Campaign, without providing any reason and without prior notice.



21. Manulife reserves the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Manulife 2021 Customer Rewards Campaign or to vary the Campaign Terms at any time without notice or reason or liability.
22. Manulife shall be excused from performance under this Manulife 2021 Customer Rewards 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.
23. 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.
24. Manulife makes no representation or warranty as to the quality or fitness for purpose or any other terms and conditions of the e-CapitaVouchers. The e-CapitaVouchers are issued by 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. Manulife shall not be liable for any loss (including but not limited to indirect or consequential loss), damage, personal injury or death in connection with the e-CapitaVouchers.
25. 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.
26. A person who does not participate in the Manulife 2021 Customer Rewards Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these Campaign Terms.
27. The 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.
28. This Manulife 2021 Customer Rewards 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.
29. This campaign is only offered to customers who purchased their plans directly from Manulife Financial Consultants, Manulife Financial Service Consultants or sales representatives of Financial Advisory firms appointed by Manulife.
30. All information is correct as of 8 December 2021.