



Please remember to...

- ✍ Countersign any amendments
- ☑ Ensure that the appropriate boxes are checked

And for Corporate Policies...

- ✓ Enclose list of authorized signatories and specimen signatures of authorized signatories
- ✓ Enclose photocopies of NRIC/Passport of authorized signatories
- ✓ Enclose a copy of latest ACRA business profile (or its equivalent for foreign corporations) extracted not more than 6 months from submission date of this form

1

POLICY INFORMATION

Policy Owner

Policy No.

NRIC/Passport No./UEN or Business Registration No.

Contact No.

2

POLICY LOAN DETAILS (Please tick the type of loan you are applying and fill in the loan amount)

☐ Policy Loan

Loan Amount: \$

- We will charge interest at an annual rate on the outstanding amount of the loan. The rate may be changed by Manulife from time to time and the policy owner will be notified in such an event.
- Unpaid accumulated interest will be added to the outstanding loan amount at each anniversary of the policy and bear interest at the same rate.
- If the amount owing under the policy exceeds the surrender value, the policy will immediately terminate.

☐ Tertiary Loan (available only for ManuEdu First/Manulife Educate)

Loan Amount: \$

- Besides taking a normal policy loan where the prevailing policy loan interest rate will apply, the policy owner may apply for a Tertiary Loan, which is interest-free subject to meeting the Tertiary Loan requirements.
- The earliest date to qualify for the interest-free loan is 12 months before the 3rd Guaranteed Cash Benefit.
- If the policy owner qualifies for the interest-free loan, it will remain interest-free so long it is repaid within 1 year. Otherwise, the prevailing policy loan interest rate will apply to any outstanding loan after the expiry of the interest-free period. The interest rate is non-guaranteed and subject to change.
- Only 1 Tertiary Loan may be applied during the policy term.
- If the amount owing under the policy exceeds the surrender value, the policy will immediately terminate.

☐ 2-Year Interest Free Loan (available only for ReadyBuilder)

Loan Amount: \$

- Besides taking a normal policy loan where the prevailing policy loan interest rate will apply, the policy owner may apply for an interest-free loan subject to meeting the interest-free loan requirements.
- If the policy owner qualifies for the interest-free loan, it will remain interest-free so long it is repaid within 2 years. Otherwise, the prevailing policy loan interest rate will apply to any outstanding loan after the expiry of the interest-free period. The interest rate is non-guaranteed and subject to change.
- The policy owner may apply interest-free loans up to 2 times during the policy term, subject to a waiting period between the 2 interest-free loans.
- If the amount owing under the policy exceeds the surrender value, the policy will immediately terminate.

* If your policy is placed under CPF Home Protection Scheme (HPS), any changes to your policy may affect your HPS exemption and caused it to be voided. Should your HPS exemption be voided, you would be required to reapply for exemption from HPS by purchasing other private policies or apply to be insured under HPS. Otherwise, if you are using CPF monies to service the monthly instalments, CPF Board may automatically extend HPS coverage to you based on the declared percentage that you are exempted for, subject to you being in good health.

3

PAYOUT OPTION (Please tick 1 of the boxes below. Otherwise, we will send a cheque to your mailing address as per our record)

- If the policy owner ticked either PayNow or Electronic Fund Transfer (EFT), it will apply to all future payouts to the policy owner, and will supersede any existing payout instruction.
- PayNow or EFT option will not apply to a policy that is subject to a trust created under Pursuant to Section 132 (formerly S49L) of Insurance Act 1966 or Section 73 of the Conveyancing and Law of Property Act 1886.

☐ PayNow registered with Singapore NRIC/FIN

- PayNow account registered with mobile number will not be eligible.
(note: You may register or add your Singapore NRIC/FIN to the PayNow account via the "Manage PayNow" in your internet banking account or
- If PayNow transaction is unsuccessful, we will send a cheque to your mailing address as per our record.
- PayNow is only applicable for payout up to S\$200,000 to the policy owner's Singapore bank account.

☐ Electronic Fund Transfer (EFT) - Apply/Change

- If you do not have an existing EFT setup for this policy, or if you wish to update to a new bank account, please fill out the table below, and submit a copy of bank statement OR bank passbook showing account holder's name and account number. We accept bank statements with the bank balances and transactions being blanked out/masked. We also accept truncated e-statements downloaded from banks' mobile application, as long as the document shows the account holder's name and account number on the same page.

Bank Account Number	
Bank Name	

- It must be a Singapore bank account denominated in Singapore Dollar that belongs to the policy owner. If the requirements for EFT are not met, we will send a cheque to your mailing address as per our record.

PLA-2025-04



4 DECLARATION AND AUTHORISATION BY POLICY OWNER

1. I/We understand the contents of this form and confirm that I/we wish to perform the transaction selected above.
2. Applicable to Section 73 trustee(s) ONLY) I/we hereby declare, represent and warrant that I/we have sought consent from all Beneficiaries on the proposed change(s) stated in this form to this policy.
3. I/We am aware that if the selected transaction is effected, it may affect my/our ability to attain my/our financial objectives.
4. I/We confirm that this Policy is not assigned to any other party or is assigned only to the assignee who has signed this form.
5. I/We confirm that I/we/the beneficiaries am/are not undischarged bankrupt(s), in winding up, receivership or judicial management and there are currently no pending or threatened bankruptcy proceedings, winding up proceedings, receivership or judicial management proceedings against me/us/the beneficiaries.
6. Applicable for submission via Facsimile/Electronic mail ("Electronic Services") -
I/We hereby authorise Manulife to carry out the above-mentioned request received via Electronic Services. I/We acknowledge that Manulife is not responsible for verifying the authenticity of the instructions given by me/us or purported to be given by me/us. Manulife reserves the right to withhold or disallow the execution of instructions for verification or other purposes and shall not be liable for any losses incurred in consequence. I/We agree that Manulife shall not be liable for any losses arising from instructions lost in transmission whether due to breakdown in the system or otherwise. Manulife retains full authority and discretion to amend the terms and manner of use of the Electronic Services (including terminating the use of such Electronic Services) at all times. Please note the transmission of instructions via Electronic Services shall be evidenced by the receipt of a successful transmission report (in the case of facsimile) or message (in the case of electronic mail).
7. I/We agree to indemnify and hold harmless Manulife from and against any and all demands, claims, actions, damages, suits, proceedings, assessments, judgments, costs, losses (whether direct, indirect, special or consequential) including legal costs, and other expenses arising from or in connection with Manulife accepting and acting on these instructions (including where relevant, the use of the Electronic Services).
8. I/We am/are aware that this form will not be effective until it is formally accepted by Manulife.
9. I/We confirm that the above information is true and correct, and I/we authorise Manulife to effect the request on my/our policy(ies).
10. I/We agree that the personal data collected in this form will be used by Manulife for the purpose of complying with my/our request and other related purposes only.
11. I/We further confirm that I/we have read and understood Manulife Statement of Personal Data Protection which may be amended by Manulife from time to time ("Manulife Statement"), and I/we hereby consent to collection, use, disclosure and processing of personal data in accordance with Manulife Statement and agree to be bound by Manulife Statement. I/We have obtained a hard copy of the Manulife Statement from Manulife and/or downloaded a soft copy of the Manulife Statement from www.manulife.com.sg.

Signature of Owner

Date _____

Additional Authorisation for Policy under Trust

Pursuant to Section 132 (formerly S49L) of Insurance Act 1966

- **Who to sign:**
Any Trustee of the policy who is not the Owner
OR all Beneficiaries 18 years and above
Trustee can be appointed by the Owner via Nomination of Beneficiary Form 3
- **Proceeds payable to:**
Any Trustee of the policy who is not the Owner
OR all Beneficiaries 18 years and above

Section 73 (Conveyancing & Law of Property Act 1886)

- **Who to sign:**
All Trustee(s) of the Policy **OR** all beneficiaries who are at least 21 years old
- **Proceeds payable to:**
All Trustees **OR** all Beneficiaries who are at least 21 years old

Signature of Trustee/Beneficiary

Name _____ Date _____

NRIC No. _____ Contact No. _____

Signature of Trustee/Beneficiary

Name _____ Date _____

NRIC No. _____ Contact No. _____

Signature of Trustee/Beneficiary

Name _____ Date _____

NRIC No. _____ Contact No. _____

Signature of Trustee/Beneficiary

Name _____ Date _____

NRIC No. _____ Contact No. _____

If you wish to understand the list of purposes for which your personal data may be used or disclosed, you may refer to the Statement of Personal Data Protection located at our website (www.manulife.com.sg)

Need Help? Please contact your **Financial Representative** for further assistance.

Completed? Submit the completed form with the required documents to us through any of these modes:

- a. Log in to customer portal, MyManulife (www.mymanulife.com.sg) under Servicing > Upload Forms > Other transactions to upload your completed form (signature not required)
- b. Mail to 8 Cross Street #15-01, Manulife Tower, Singapore 048424 (with matching wet inked signature and subject to operational hours)
- c. Walk-in: Client Service Centre
8 Cross Street
#13-01, Manulife Tower Singapore 048424