

Manulife Additional Welcome Bonus Campaign (“Campaign”)

Terms and Conditions (“Campaign Terms”)

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”).
2. A customer is entitled to additional welcome bonus, if the customer can meet all the following conditions and these Campaign Terms (“**you**”, or “**your**”):
 - i) your application to purchase new qualifying plan(s) (“**Qualifying Plan(s)**”) must meet the qualifying criteria as set out in the Table A;
 - ii) you must have purchased Qualifying Plan(s) through Manulife Advisory Group, Manulife Financial Advisers Pte Ltd or other financial advisory firms appointed by Manulife, and you are the policy owner;
 - iii) all applications for Qualifying Plan(s) must be duly completed and submitted to Manulife between **28 July 2024 and 4 November 2024** (both dates inclusive);
 - iv) each policy for the Qualifying Plan(s) must be issued by Manulife by **6 December 2024**.

Table A: Additional Welcome Bonus

Qualifying Criteria				
Qualifying Plan(s)	Premium Payment Frequency	Annualised Regular Basic Premium Band (in SGD)	Additional Welcome Bonus on First Year Regular Basic Premium	Campaign Code
Manulife InvestReady Growth – 15 Years Flexi 10	Annual, Semi-Annual, Quarterly, Monthly	\$3,600 - \$9,599.99	5.0%	RLP0044
		\$9,600 & above		
Manulife InvestReady Growth – 20 Years Flexi 10		\$2,400 - \$9,599.99	5.0%	
		\$9,600 & above		

3. Premiums for the Qualifying Plan(s) must be paid through cheque, credit / debit card, PayNow or electronic fund transfer (AXS payment services / internet banking) only.
4. Additional welcome bonus stated under this Campaign (“**Additional Welcome Bonus**”) is given on a per policy basis.
5. Manulife will determine the relevant Additional Welcome Bonus amount by multiplying each regular basic premium amount received by Manulife under a policy of a Qualifying Plan within the first year from policy issue date, with the applicable percentage stated in Table A.

To add clarity, other types of premiums paid to Manulife are ineligible for the Additional Welcome Bonus.
6. The Additional Welcome Bonus amount awarded by Manulife will be used to purchase additional fund units, in a similar manner as set out in the basic benefit contract of the Qualifying Plan(s).
7. Additional Welcome Bonus is not applicable to any policy changes, such as any increase in premium (including basic premium and rider premium) after the policy issue date of the Qualifying Plan(s).
8. Additional Welcome Bonus is not transferrable or exchangeable for cash, credit or any other goods and services.
9. Manulife reserves the right to replace the Additional Welcome Bonus with item(s) of similar or other value without prior notice to you.
10. If you cancel any policy of the Qualifying Plan(s) within the 14 days’ free-look period, or if the policy lapsed or is surrendered within 12 months from the policy issue date, your entitlement to the Additional Welcome Bonus will be fully forfeited retrospectively. Manulife reserves the right to recover the amount equivalent to the Additional Welcome Bonus that had been awarded to you in any manner at its sole and absolute discretion.

11. Manulife is not liable for any direct and indirect losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to or arising out of or in connection with this Campaign.
12. You consent under the Personal Data Protection Act 2012 of Singapore to the collection, use, and disclosure of your personal data by/to Manulife and such other third parties as Manulife may reasonably consider necessary for the purpose of this Campaign. You agree to be bound by Manulife privacy policy, a copy of which can be found on <https://www.manulife.com.sg/personal-data-protection.html>.
13. You agree to indemnify Manulife, its directors, employees and officers, and hold each of them harmless against all losses, claims, demands, expenses and liabilities (including legal fees) suffered or incurred by each of 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.
14. By taking part in this Campaign, you agree that all decisions made by Manulife in connection with this Campaign (including the interpretation and application of these Campaign Terms) shall be final and binding on you. No appeals or correspondences will be entertained. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Plan(s) listed in the table above, these Campaign Terms shall prevail.
15. All applications for Qualifying Plan(s) under this Campaign are subject to such policy terms and conditions as Manulife may impose.
16. Manulife may exclude any person from participating in this Campaign, without providing any reason and without prior notice, at its sole and absolute discretion.
17. Manulife may amend, add, withdraw, supplement, terminate, cancel or suspend this Campaign; or vary these Campaign Terms at any time without notice or reason or liability, at its sole and absolute discretion.
18. 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, or beyond the control of Manulife.
19. The invalidity, unlawfulness or unenforceability of any provision in these Campaign Terms in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining Campaign Terms.
20. A person who does not participate in this Campaign has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of these Campaign Terms.
21. These Campaign Terms are governed by and construed in accordance with the laws of Singapore. You agree to submit to the exclusive jurisdiction of the courts of Singapore.
22. 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.
23. All information is correct as at 28 July 2024.