

**2021 ManuProtect Decreasing (II) Campaign
Terms and Conditions (“Campaign Terms”)**

1. A customer is entitled to the discount on premium (“**Premium Discount**”) as set out in the table below during the Campaign Period (“**2021 ManuProtect Decreasing (II) Campaign**”) if the customer’s application for purchase of a new qualifying product (“**Qualifying Product**”) satisfy the following conditions:
 - i) The Qualifying Product must meet the Qualifying Criteria as set out in the table below.
 - ii) The application **must be signed between 6 August 2021 to 5 November 2021** (both dates inclusive);
 - iii) The **application must be received by 5 November 2021, 6pm** (date inclusive); and
 - iv) The policy must be issued by Manulife (Singapore) Pte. Ltd. (“**Manulife**”) by **14 January 2022** (date inclusive),

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

A customer who satisfies the below conditions is a Qualifying Customer.

Qualifying Criteria			Premium Discount	Campaign Code
Qualifying Product(s)	Payment Frequency	Policy Term		
ManuProtect Decreasing (II) / ManuProtect Decreasing Lite (II)	Annual, Semi-Annual, Quarterly, Monthly	All Policy Term	20% Discount on First Year Premium	MPD2021

2. Premiums for the Qualifying Product **must be paid only through** cheque, credit/debit card, PayNow or Electronic Transfer (AXS / Internet Banking).
3. Premium Discount is given on a **per policy basis** for the payment modes set out in Clause 2 above, regardless of the payment frequency.
4. Premium Discount is applicable to all riders (where applicable) attached to the Qualifying Product.
5. Premium Discount is applicable to any additional premium payment due to sub-standard life rating of the Qualifying Product.
6. Premium Discount is not transferrable or exchangeable for cash, credit or any other goods and services.
7. Manulife reserves the right to replace the Premium Discount with item(s) of similar or other value without prior notice.

Applicable to First Year Premium Discount Campaign on Non-Annual Payment Modes

8. A customer can continue to enjoy the premium discount under the Campaign if any of the following change(s) is/are not made to the Qualifying Product (both basic plan and/or riders, if any) within 12 months from issuance.
 - a. Change in sum insured or premium
 - b. Change in payment frequency
 - c. Policy conversion or switching
 - d. Addition or deletion of rider
 - e. Policy reinstatement

If the following change(s) is/are made to the Qualifying Product within 12 months from issuance, the premium discount will cease from the next premium billing following the change(s) made.

9. 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 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 Premium Discount.
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 2021 ManuProtect Decreasing (II) 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. 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 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.
13. By taking part in this 2021 ManuProtect Decreasing (II) Campaign, you accept that all decisions made by Manulife in connection with this 2021 ManuProtect Decreasing (II) 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 listed in the table above, these Campaign Terms will prevail.
14. All applications for this 2021 ManuProtect Decreasing (II) Campaign are subject to such policy terms and conditions as Manulife may impose.
15. Manulife shall have the sole and absolute discretion to exclude any person from participating in this 2021 ManuProtect Decreasing (II) Campaign, without providing any reason and without prior notice.
16. Manulife reserves the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this 2021 ManuProtect Decreasing (II) Campaign or to vary the Campaign Terms at any time without notice or reason or liability.
17. Manulife shall be excused from performance under this 2021 ManuProtect Decreasing (II) 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 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. 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.
20. A person who does not participate in the 2021 ManuProtect Decreasing (II) Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these Campaign Terms.
21. The Campaign Terms 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.



22. This 2021 ManuProtect Decreasing (II) 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 06 August 2021.