

Heirloom (VII) Campaign (Q1 2024) (“Campaign”)

Terms and Conditions (“Campaign Terms”)

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”).
2. A customer is entitled to one-off premium top-up (“**Premium Top-up**”) and/or risk class upgrade (“**Risk Class Upgrade**”), if the customer can fully meet the following conditions, and Campaign Terms (“**you**”, “**your**” or “**Qualifying Customer**”):
 - (a) your application(s) to purchase new insurance product (“**Qualifying Product**”) must fully meet the qualifying criteria as set out in the Table A or Table B, where applicable;
 - (b) all applications for Qualifying Product must be signed by, and submitted to Manulife by **28 March 2024, 6pm (date inclusive)**;
 - (c) each policy for the Qualifying Product must be issued by Manulife **between 1 January 2024 and 31 May 2024 (both dates inclusive)**; and
 - (d) you purchase the Qualifying Product directly from financial adviser representative of Manulife or distributors appointed by Manulife; and you are the policy owner.
3. To qualify for the Risk Class Upgrade and Premium Top-up, the application for Qualifying Product must be accepted by Manulife with a risk class (before the risk class upgrade) as set out in Table A below. Application accepted by Manulife with loading due to medical or non-medical considerations will also qualify for the Risk Class Upgrade.

Table A

Qualifying Criteria		Campaign Offer		Campaign Code
Qualifying Product	Risk Class (Before the Risk Class Upgrade)	Risk Class (After the Risk Class Upgrade)	Premium Top-up	
Heirloom (VII)	Standard non-smoker	Standard Plus non-smoker	Equivalent to 2.5% of the initial premium paid to inception the policy (“ Initial Premium ”)	UL24RCTU
	Standard Plus non-smoker	Preferred non-smoker		
	Preferred non-smoker	Super Preferred non-smoker		
	Standard smoker	Preferred smoker		

4. Any application for Qualifying Product accepted by Manulife with a risk class (before the risk class upgrade) of either “Super Preferred non-smoker” or “Preferred Smoker” will only be entitled to the Campaign Offer as set out in Table B below:

Table B

Qualifying Criteria		Campaign Offer	Campaign Code
Qualifying Product	Risk Class (Before the Risk Class Upgrade)	Premium Top-up	
Heirloom (VII)	Super Preferred non-smoker	Equivalent to 2.5% of the Initial Premium	UL24TU
	Preferred Smoker		

5. Manulife will determine the Premium Top-up amount, by multiplying the Initial Premium by the percentage stated in Table A or Table B, where applicable. The Premium Top-up amount awarded by Manulife is treated as premium, and it will be allocated into the policy in accordance with the terms of the Policy Contract. To add clarity, other types of premiums paid to Manulife are ineligible for the Premium Top-up.
6. Premium Top-up and/or Risk Class Upgrade are not transferrable or exchangeable for cash, credit or any other goods and services.
7. Manulife reserves the right to replace the Premium Top-up and/or Risk Class Upgrade with item(s) of similar or other value without prior notice.
8. If you cancel any policy of the Qualifying Product within the 14 days' free-look period, or if the policy lapsed or is surrendered within 12 months from the policy issue date, Manulife reserves the right to recover the amount equivalent to the Premium Top-up and/or Risk Class Upgrade that have been awarded to you in any manner at its sole and absolute discretion.
9. Manulife is not liable for any direct and indirect losses, claims, demands, expenses and/or liabilities, whatsoever in relation to or arising out of this Campaign.
10. You consent under the Personal Data Protection Act 2012 of Singapore 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. 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>.
11. You agree to indemnify Manulife, its respective 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 Campaign Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under Campaign Terms or otherwise in writing by Manulife or any claim made by you.
12. 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 Campaign Terms) shall be final and binding on you. No appeals or correspondences will be entertained. In the event of any inconsistency between Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Product listed in the table above, Campaign Terms will prevail.
13. All applications for the Qualifying Product are subject to such policy terms and conditions as Manulife may impose.
14. Manulife may exclude any person from participating in this Campaign, without providing any reason and prior notice, at its sole and absolute discretion.
15. Manulife may terminate or suspend this Campaign; or vary Campaign Terms at any time without prior notice or liability to you, at its sole and absolute discretion.
16. 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.
17. The invalidity, unlawfulness or unenforceability of any provision in Campaign Terms in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining Campaign Terms.
18. 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 Campaign Terms.
19. This Campaign is governed by and construed in accordance with the laws of Singapore. You agree to submit to the exclusive jurisdiction of the courts of Singapore.

20. 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.

21. All information is correct as at 1 January 2024.