

**Manulife 2025 Digital Cash Rewards Campaign (“Campaign”)  
Terms and Conditions (“Campaign Terms”)**

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”).

A customer is entitled to the digital cash rewards as indicated in Table A (“**Digital Cash Rewards**”) if the customer can fully meet the following conditions and these Campaign Terms (“**you**”, “**your**” or “**Qualifying Customer**”):

- 2.
- i) your application to purchase new qualifying plans (“**Qualifying Plan(s)**”) must meet the qualifying criteria as set out in the Table A (“**Qualifying Criteria**”);
  - ii) you have purchased the Qualifying Plan(s) through Manulife Advisory Group, Manulife Financial Advisers Pte. Ltd. and/or other financial advisory firms appointed by Manulife, and you are the policy owner of the Qualifying Plan(s);
  - iii) all applications for Qualifying Plan(s) must be duly completed and submitted to Manulife between **1 October 2025 and 31 December 2025** (both dates inclusive); and
  - iv) each policy for the Qualifying Plan(s) must be issued by Manulife by **7 Jan 2026** (date inclusive) except for LifeReady Plus (II) and LifeReady Plus (II) (ReadyMummy), which must be issued by **30 Jan 2026** (date inclusive),
- (iii) and (iv) shall collectively and hereinafter be referred to as the “**Campaign Period**”).

**Table A: Manulife 2025 Digital Cash Rewards Campaign**

Qualifying Criteria				Digital Cash Rewards % of First Year Annual Premium (Capped at S\$5,000 per policy)
Qualifying Plan(s)	Premium Term / Minimum Investment Period	Minimum Qualifying First Year Annual Premium	Premium Payment Frequency	
<b>LifeReady Plus (II)</b> <b>LifeReady Plus (II)</b> <b>(ReadyMummy)</b>	10 / 15 / 20 / 25 years only	S\$3,000	Annual mode only	3%
<b>Manulife InvestReady (III)</b> <b>Manulife InvestReady (III)</b> <b>Plus</b>	10 Years Flexi 3	S\$45,000	Annual mode only	1.5%
	10 Years Flexi 5	S\$25,000		
	10 Years Flexi 8	S\$12,000		
	13 Years Flexi 10	S\$12,000		
<b>Manulife InvestReady (III)</b> <b>(USD)</b>	10 Years Flexi 3	US\$45,000		
	10 Years Flexi 5	US\$25,000		
	10 Years Flexi 8	US\$12,000		
<b>Manulife InvestReady</b> <b>Growth</b>	15 Years Flexi 10	S\$12,000		
	20 Years Flexi 10	S\$12,000		

3. The Digital Cash Reward is computed based on a percentage of the First Year Annual Premium paid on Qualifying Plan(s) submitted and issued during the Campaign Period, on a per policy basis, rounded up to the nearest dollar. The Digital Cash Reward is capped at S\$5,000 per policy.
4. The Digital Cash Rewards will be credited to your bank account via PayNow registered with your NRIC or FIN, or electronic funds transfer, depending on which facility you have applied with Manulife, within 12 weeks from the issuance date of the Qualifying Plan(s). No other payment method will be available.
5. For payouts via PayNow, please ensure you have registered PayNow with your NRIC or FIN, as we cannot process payouts to PayNow accounts registered with a mobile number. Please note that Manulife will not be responsible for any Digital Cash Reward not received due to non-compliance with this requirement.
6. The First Year Annual Premium includes the additional premium amount from premium paying riders, where applicable and due to sub-standard rating of the life insured, where applicable.
7. For LifeReady Plus (II) and LifeReady Plus (II) (ReadyMummy), the Digital Cash Rewards will be calculated based on the total premium amount after deducting the Health Advantage (HA) benefit discount, but before applying any other premium discounts.
8. For Manulife InvestReady (III) (USD), the First Year Annual Premium will be converted to SGD using an exchange rate as determined by Manulife in its sole discretion, as at the time of payment. Please note that exchange rates may fluctuate, and Manulife will not be responsible for any differences in the converted amount resulting from such changes.

9. The Minimum Qualifying First Year Annual Premium is calculated on a per policy basis. Combining premiums from multiple policies to meet the Minimum Qualifying First Year Annual Premium is not permitted.
10. Premiums for the Qualifying Plan(s) must be paid through cheque, credit / debit card, PayNow or electronic funds transfer (AXS payment services / internet banking).
11. The Digital Cash Rewards are not transferrable or exchangeable for credit or any other goods and services.
12. Manulife reserves the right to replace the Digital Cash Rewards with item(s) of similar or other value without prior notice to you.
13. If any Qualifying Plan is cancelled within the 14 days' free-look period, or if the Qualifying Plan is lapsed or is surrendered within 12 months from the policy issue date, your entitlement to the relevant Digital Cash Rewards will be forfeited, and Manulife reserves the right to recover the amount equivalent to the Digital Cash Rewards that have been awarded to you in any manner at its sole and absolute discretion.
14. Manulife is not liable for any direct and indirect losses, claims, demands, expenses and/or liabilities, whatsoever in relation to or arising out of or in connection with this Campaign.
15. 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>.
16. You agree to indemnify Manulife, its directors, employees and officers, and hold 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.
17. 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 accepted. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Plans listed in the tables above, these Campaign Terms shall prevail.
18. All applications for Qualifying Plan(s) are subject to such policy terms and conditions as Manulife may impose.
19. Manulife may exclude any person from participating in this Campaign, without providing any reason and without prior notice, at its sole and absolute discretion.
20. Manulife may amend, add, withdraw, supplement, terminate, cancel or suspend this Campaign; or vary these Campaign Terms at any time without notice or reason disclosed or liability, at its sole and absolute discretion.
21. 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.
22. 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 Campaign Terms.
23. 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.
24. These Campaign Terms are 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.
25. 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.
26. All information is correct as of 01 October 2025.