

Manulife Q2 2023 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 product(s) (“**Qualifying Product(s)**”), and new qualifying rider(s) (individually or collectively, referred to as “**Qualifying Rider(s)**”) must meet the qualifying criteria as set out in the Table A (“**Qualifying Criteria**”);
 - ii) you must have purchased Qualifying Product(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 Product(s) and Qualifying Rider(s) (where applicable) (collectively referred to as “**Qualifying Plan(s)**”) must be duly completed and submitted to Manulife between **1 February 2023 and 31 July 2023** (both dates inclusive);
 - iv) each policy for the Qualifying Plan(s) must be issued by Manulife by **10 October 2023**.

Table A: Additional Welcome Bonus

Qualifying Criteria				Campaign Offer		
Qualifying Product(s)	Premium Payment Frequency	Minimum Investment Period	Annualised Regular Basic Premium Band (in SGD)	Additional Welcome Bonus on first year Basic Premium	Additional Welcome Bonus on first year Rider Premium	Campaign Code
ManulInvest Duo	Annual, Semi-Annual, Quarterly, Monthly	10 Years	\$3,600 - \$11,999.99	5%	30% of rider premium Qualifying Riders: 1. Critical Care Waiver Rider (II) 2. Critical Care Payor Benefit Rider 3. Early Critical Care Waiver Rider	RLP0037
			\$12,000 & above	10%		
		15 Years	\$2,400 - \$11,999.99	15%		
			\$12,000 & above	25%		
		20 Years	\$1,800 - \$11,999.99	20%		
			\$12,000 & above	30%		

3. Premiums for the Qualifying Plan(s) must be paid through cheque, credit / debit card, PayNow or electronic funds transfer (AXS payment services / internet banking) only.
4. Additional welcome bonus stated in Table A (“**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 Product within the first 12 months from policy issue date, with applicable percentage stated in Table A. Qualifying Rider(s) attached to Qualifying Product is / are entitled to the relevant Additional Welcome Bonus, where such Additional Welcome Bonus amount for the Qualifying Rider(s) is determined by multiplying each rider premium amount received by Manulife within the first 12 months from policy issue date. Additional Welcome Bonus is awarded on a per policy basis.
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 Policy Contract. For avoidance of doubt, other types of premiums paid to Manulife are ineligible for the Additional Welcome Bonus.
7. Additional Welcome Bonus is not applicable to any policy changes, such as any increase in premium after the policy issue date of the Qualifying Product(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 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 may be forfeited, and Manulife reserves the right to recover the amount equivalent to the Additional Welcome Bonus that have 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 authorized 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 law 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 and 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 1 May 2023.