

**Manulife 2023 Customer 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 cash rewards as indicated in Table A (“Cash Rewards”) if customer can fully meet the following conditions and these Campaign Terms (“you”, “your” or “Qualifying Customer”):

2.

- i) your application to purchase new (“Qualifying Product(s)”), and new qualifying rider(s) (where applicable; “Qualifying Rider(s)”) must meet the qualifying criteria as set out in the Table A (“Qualifying Criteria”);
 - ii) you 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 Products and their Qualifying Riders (collectively referred to as “Qualifying Plan(s)”) must be duly completed and submitted to Manulife between **1 October 2023 and 31 December 2023** (both dates inclusive); and
 - iv) each policy for the Qualifying Plan must be issued by Manulife by **8 March 2024** (date inclusive),
- (iii) and (iv) shall collectively and hereinafter be referred to as the “Campaign Period”).

Table A: Manulife 2023 Customer Cash Rewards Campaign

| Category | Qualifying Product(s) | Minimum Sum Insured | Payment Frequency | Premium Term / Minimum Investment Period | Annual Weighted Premium Computation | Cash Rewards | | | | | | | | | | | | |
|---|--|---------------------|--|--|---|---|---------------------------------|--------------|----------------------|-------|-----------------------|--------|------------------------|--------|------------------------|--------|---------------------|--------|
| Protection | ManuProtect Term (II) | - | Annual Premium or Single Premium only | All | 100% of First Year Premium net of perpetual discount | <table border="1"> <thead> <tr> <th>Minimum Annual Weighted Premium</th> <th>Cash Rewards</th> </tr> </thead> <tbody> <tr> <td>S\$4,800 to S\$9,599</td> <td>S\$50</td> </tr> <tr> <td>S\$9,600 to S\$14,999</td> <td>S\$100</td> </tr> <tr> <td>S\$15,000 to S\$24,999</td> <td>S\$200</td> </tr> <tr> <td>S\$25,000 to S\$49,999</td> <td>S\$350</td> </tr> <tr> <td>S\$50,000 and above</td> <td>S\$800</td> </tr> </tbody> </table> | Minimum Annual Weighted Premium | Cash Rewards | S\$4,800 to S\$9,599 | S\$50 | S\$9,600 to S\$14,999 | S\$100 | S\$15,000 to S\$24,999 | S\$200 | S\$25,000 to S\$49,999 | S\$350 | S\$50,000 and above | S\$800 |
| | Minimum Annual Weighted Premium | | | Cash Rewards | | | | | | | | | | | | | | |
| | S\$4,800 to S\$9,599 | | | S\$50 | | | | | | | | | | | | | | |
| | S\$9,600 to S\$14,999 | | | S\$100 | | | | | | | | | | | | | | |
| | S\$15,000 to S\$24,999 | | | S\$200 | | | | | | | | | | | | | | |
| | S\$25,000 to S\$49,999 | | | S\$350 | | | | | | | | | | | | | | |
| | S\$50,000 and above | S\$800 | | | | | | | | | | | | | | | | |
| ManuProtect Decreasing (II) / ManuProtect Decreasing Lite (II) | All | | | | | | | | | | | | | | | | | |
| Critical SelectCare | All | | | | | | | | | | | | | | | | | |
| Manulife CI FlexiCare | All | | | | | | | | | | | | | | | | | |
| LifeReady Plus (II) / LifeReady Plus (II) (ReadyMummy) | All | | | | | | | | | | | | | | | | | |
| ManuInvest Duo | All | | | | | | | | | | | | | | | | | |
| Manulife InvestReady (III) attached with ReadyCare Rider <i>(ReadyCare Rider requires a minimum sum insured equal to 5X of first year annual premium or S\$75,000 whichever is higher)</i> | ReadyCare Rider Sum Insured 5X of First Year Annual Premium | 10 Years Flexi 3 | Regular Premium = 100% of First Year Premium | | | | | | | | | | | | | | | |
| Savings / Retirement | RetireReady Plus (III) # | - | Annual Premium or Single Premium only | 10 Years Flexi 5 | Single Premium = 10% of Single Premium | <p>- The Minimum Annual Weighted Premium will be aggregated across all Qualifying Plans purchased during the Campaign Period on per policy owner basis for the purpose of determining Cash Rewards entitlement amount, subject to a cap of S\$800.</p> <p>- No combination of premium amounts across different policy owner(s) is allowed.</p> <p>- USD premium will be converted based on the FX rate of 1 USD = 1.35 SGD.</p> | | | | | | | | | | | | |
| | Ready Lifeline (III) | | | 10 Years Flexi 8 | | | | | | | | | | | | | | |
| | Manulife IncomeGen | | | 13 Years Flexi 10 | | | | | | | | | | | | | | |
| | ReadyBuilder (II) # | | | All | | | | | | | | | | | | | | |
| | Manulife GrowSecure | | | All | | | | | | | | | | | | | | |
| Signature | Signature Indexed Universal Life Select (II) | - | Annual Premium or Single Premium only | All | Single Premium = 10% of Initial Premiums 2 Years or longer = 10% of Total Planned Premiums | | | | | | | | | | | | | |
| | Signature Wealth | | | | | | | | | | | | | | | | | |
| | Heirloom (VII) | | | | | | | | | | | | | | | | | |
| | Signature Life (II) (SGD) | | | | 10% of Single Premium | | | | | | | | | | | | | |
| | Signature Life (USD) | | | | | | | | | | | | | | | | | |
| | Signature Lifetime Rewards | | | | | | | | | | | | | | | | | |
| | Signature Income (III) (SGD) | | | | | | | | | | | | | | | | | |
| Signature Income (II) (USD) | | | | | | | | | | | | | | | | | | |

Excluding Supplementary Retirement Scheme (“SRS”) policies for single premium applications.

3. Premiums for the Qualifying Plans must be paid through cheque, credit / debit card, PayNow or electronic funds transfer (AXS payment services / internet banking).

4. The 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 after the policy for the Qualifying Plans have been issued. If you do not have a valid PayNow account registered with NRIC or FIN, or electronic funds transfer arrangement with Manulife, a cheque will be prepared and mailed out to your mailing address provided in your application for the Qualifying Plan within 16 weeks after the policy for the Qualifying Plans have been issued. Manulife will not be responsible in any way for any non-receipt of the cheque should there be a change in your mailing address.
5. You agree that Manulife will not be responsible for any consequences, losses and damages arising from your failure to provide Manulife with a true, complete and accurate account details or mailing address. You must notify Manulife of any change(s) to your account details or mailing address in writing.
6. The Cash Rewards are not transferrable or exchangeable for credit or any other goods and services.
7. Manulife reserves the right to replace the Cash Rewards with item(s) of similar or other value without prior notice to you.
8. If Qualifying Plan is cancelled within the 14 days' free-look period, or if the Qualifying Plan and/or Qualifying Rider is lapsed or is surrendered within 12 months from the policy issue date, your entitlement to the relevant Cash Rewards will be forfeited, and Manulife reserves the right to recover the amount equivalent to the Cash Rewards 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 or in connection with this Campaign.
10. 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>.
11. 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.
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 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.
13. All applications for Qualifying Plans 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 without prior notice, at its sole and absolute discretion.
15. 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.
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 these Campaign Terms in any respect under applicable law 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 these Campaign Terms.
19. 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.
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 3 October 2023.