

**Manulife Q1 2023 Product Campaign (“Campaign”)**
**Terms and Conditions (“Campaign Terms”)**

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”).
2. A customer is entitled to (i) premium discount and/or (ii) additional welcome bonus, if the customer can meet all the conditions and Campaign Terms set out (“**you**”, “**your**” or “**Qualifying Customer**”):
  - i) your application to purchase new qualifying product(s) (individually or collectively, referred to as “**Qualifying Products**”), and new qualifying rider(s) (individually or collectively, referred to as “**Qualifying Riders**”) must meet the qualifying criteria as set out in the Tables A and B and C respectively (“**Qualifying Criteria**”);
  - ii) you have purchased a Qualifying Plan 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 Qualifying Riders (“**Qualifying Plans**” / “**Qualifying Plan**”) must be duly completed and submitted to Manulife in between **1 February 2023 and 30 April 2023** (both dates inclusive); with the exception of Manulife InvestReady (III) under Table C where the application must be duly completed and submitted to Manulife in between **4 February 2023 and 6 March 2023** (both dates inclusive);
  - iv) each policy for the (“Qualifying Plan”) must be issued by Manulife by **10 July 2023**, with the exception of Manulife InvestReady (III) under Table C where the policy must be issued by Manulife by **15 May 2023**.

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

**Table A: Perpetual Premium Discount**

Qualifying Criteria			Perpetual Premium Discount	Campaign Code
Qualifying Product(s)	Payment Frequency	Premium Term (Years)		
<b>ManuProtect Term (II) / ManuProtect Term Lite (II)</b>	Annual, Semi-Annual, Quarterly, Monthly	<b>All</b>	5%	MPT5FOREVER1
<b>ManuProtect Decreasing (II) / ManuProtect Decreasing Lite (II)</b>		<b>All</b>	5%	MPD5FOREVER1

**Table B: First Year Premium Discount**

Qualifying Criteria			First Year Premium Discount	Campaign Code
Qualifying Product(s)	Premium Payment Frequency	Premium Term (Years)		
<b>LifeReady Plus (II)</b>	Annual, Semi-Annual, Quarterly, Monthly	<b>10 years / 15 years</b>	15%	LRP2FYDISC
		<b>20 years / 25 Years / To Age 99</b>	10%	

**Table C: 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
<b>Manulife Invest Duo</b>		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%		
<b>Manulife InvestReady (III)</b>	Annual, Semi-Annual, Quarterly, Monthly	7 Years Flexi 5	\$12,000 to \$47,999.99	0.5%	N.A	RLP0040
			\$48,000 and above	1%		
		10 Years Flexi 3; 10 Years Flexi 5; or 10 Years Flexi 8	\$6,000 to 9,599.99	0.5%		
			\$9,600 and above	1%		
		13 Years Flexi 10	\$3,600 to \$9,599.99	0.5%		
			\$9,600 and above	1%		
		20 Years Flexi 10	\$2,400 to \$9,599.99	0.5%		
			\$9,600 and above	1%		

3. Premiums for the Qualifying Plans must be paid through cheque, credit / debit card, PayNow or electronic transfer (AXS e-Station / internet banking) only.
4. Premium discount stated in Table A and Table B ("**Premium Discount**"); and additional welcome bonus stated in Table C ("**Additional Welcome Bonus**") are given on a per policy basis.
5. The Perpetual Premium Discount stated in Table A above will cease immediately if any of the following has occurred to any policy of any Qualifying Plan within 12 months from the policy issue date, whichever is the earliest:
  - a. change in sum insured or premium amount;
  - b. addition or deletion of rider.
6. The First Year Premium Discount stated in Table B above will cease immediately if any of the following has occurred to any policy of any Qualifying Plan within 12 months from the policy issue date, whichever is the earliest:
  - a. change in sum insured or premium amount;
  - b. change in premium payment frequency;
  - c. policy conversion or switching;
  - d. addition or deletion of rider;
  - e. policy reinstatement.

7. Premium Discount is applicable to all riders (where applicable) attached to the Qualifying Product and any additional premium amount due to sub-standard rating of the life insured.
8. Perpetual Premium Discount under Table A will still be applicable upon renewal of the policy, where applicable.
9. Manulife will determine the 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 C. Qualifying Rider(s) attached to Manulife Duo is / are entitled to Additional Welcome Bonus, where Additional Welcome Bonus amount for such Qualifying Riders 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.
10. 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.
11. Additional Welcome Bonus is not applicable to any policy changes, such as any increase in premium after the policy issue date of the Qualifying Products.
12. 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 mobile phone number. You must notify Manulife of any change(s) to your mobile phone number in writing.
13. Premium Discount and/or Additional Welcome Bonus is / are not transferrable or exchangeable for cash, credit or any other goods and services.
14. Manulife reserves the right to replace the Premium Discount and/or Additional Welcome Bonus with item(s) of similar or other value without prior notice to you.
15. If you cancel any policy of Qualifying Plan 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 Discount and/or Additional Welcome Bonus that have been awarded to you in any manner at its sole and absolute discretion.
16. 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 this Campaign.
17. 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>.
18. 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 authorized under these Campaign Terms or otherwise in writing by Manulife or any claim made by you.
19. 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 Plans listed in the tables above, these Campaign Terms shall prevail.
20. All applications for Qualifying Plans are subject to such policy terms and conditions as Manulife may impose.
21. Manulife has the sole and absolute discretion to exclude any person from participating in this Campaign, without providing any reason and without prior notice.
22. Manulife may suspend or terminate this Campaign; or amend or supplement these Campaign Terms at any time without notice or liability to you, at its sole and absolute discretion.
23. 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, beyond the control of Manulife.

24. 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.
25. 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.
26. 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.
27. 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.
28. All information is correct as at 1 February 2023.