

**Manulife InvestReady (III) Product Launch 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 (“**Additional Welcome Bonus**”), if customer can fully meet the following conditions, and these Campaign Terms (“**you**”, “**your**”, or “**Qualifying Customer**”):
  - i) your application(s) for Qualifying Product must fully meet all qualifying criteria as set out in the Table A;
  - ii) you are the policy owner of the Qualifying Product;
  - iii) you must have purchased Qualifying Product directly from financial adviser representative of Manulife or distributors appointed by Manulife;
  - iv) all applications for Qualifying Product must be signed and submitted to Manulife in between **4 September 2022** and **31 October 2022** (both dates inclusive); and
  - v) each policy for the Qualifying Product must be issued by Manulife by **9 January 2023**,

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

**Table A: Manulife InvestReady (III) Product Launch Campaign**

Qualifying Product	Premium Payment Frequency	Minimum Investment Period	Annualised Regular Basic Premium Band	Additional Welcome Bonus on <u>Basic</u> Premium
Manulife InvestReady (III)	Annual, Semi-Annual, Quarterly, Monthly	10 Years Flexi 3 10 Years Flexi 5 10 Years Flexi 8	\$6,000 - \$9,599.99	1%
			\$9,600 & above	6%
		13 Years Flexi 10	\$3,600 - \$9,599.99	1%
			\$9,600 & above	6%
		20 Years Flexi 10	\$2,400 - \$9,599.99	5%
			\$9,600 & above	12%

3. Manulife will determine the Additional Welcome Bonus amount by multiplying each regular basic premium amount received by Manulife within the first 12 months from policy issue date, with applicable percentage stated in Table A. The Additional Welcome Bonus amount awarded by Manulife will be used to purchase additional fund units, in the similar manner as set out in the Policy Contract. To add clarity, other types of premiums paid to Manulife are ineligible for the Additional Welcome Bonus.
4. Premiums for the Qualifying Product must be paid through cheque, credit / debit card, PayNow or electronic transfer (AXS e-Station / internet banking).
5. Additional Welcome Bonus is awarded on a per policy basis.
6. Additional Welcome Bonus is not applicable to any policy changes such as any increase in regular basic premium after the policy issue date of the Qualifying Product.
7. Each Additional Welcome Bonus is not transferrable or exchangeable for cash, credit or any other goods and services.
8. Manulife reserves the right to replace the Additional Welcome Bonus with item(s) of similar or other value without prior notice.

9. 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 Additional Welcome Bonus that has been awarded to you in any manner at its sole and absolute discretion.
10. 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.
11. You consent under the Personal Data Protection Act 2012 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 confirm that 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>.
12. 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.
13. 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 all participants. 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 Product listed in the table above, these Campaign Terms will prevail.
14. All applications for the Qualifying Product are subject to such policy terms and conditions as Manulife may impose.
15. Manulife has the sole and absolute discretion to exclude any person from participating in this Campaign, without providing any reason and without prior notice.
16. Manulife reserves the right at its sole and absolute discretion to terminate or suspend this Campaign, or to amend or supplement these Campaign Terms at any time without prior notice to you or liability.
17. 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.
18. 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.
19. A person who does not participate in this Campaign has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Campaign Terms.
20. These Campaign Terms are governed by and construed in accordance with the laws of Singapore. Courts of Singapore have jurisdiction over this Campaign.
21. 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.
22. All information is correct as at 2 September 2022.