

Manulife 2020 Campaign Finale Terms and Conditions (“Terms”)

1. You are entitled to the (i) Perpetual Premium Discount; (ii) relevant amount of CapitaVouchers (“**Vouchers**”); and/or (iii) Additional Welcome Bonus during the promotion period from 1 September 2020 to 31 December 2020 (both dates inclusive) (“**Promotion**”), if your application for the purchase of a new qualifying product (“**Qualifying Product**”) and/or addition of a new qualifying rider (“**Qualifying Rider**”) satisfies the following conditions:
 - i) The Qualifying Product and/or Qualifying Rider must meet the qualifying criteria as set out in the Tables A and B, and Table C respectively (“**Qualifying Criteria**”);
 - ii) The application must be signed and submitted to Manulife (Singapore) Pte. Ltd. (“**Manulife**”) between **1 September 2020 and 31 December 2020, 6pm (both dates inclusive)**;
 - iii) The policy for the Qualifying Product and/or Qualifying Rider (“**Policy**”) must be issued by Manulife by or on **31 January 2021**.

Table A: Protection, Savings and Retirement

Main Category	Qualifying Products	Qualifying Criteria			Premium Discount / CapitaVouchers	Campaign Code
		Premium Mode	Premium Term	Minimum Single or Annualised Premium		
Protection	Ready CompleteCare	All	Applicable to all Regular Premium terms	\$1,200 and above	5% perpetual premium discount	Q4E20RCC
	Critical SelectCare	All		\$1,200 and above	10% perpetual premium discount	Q4E20CSC
	ManuProtect Term (II)	Annual only		\$1,200 to \$1,999	\$100	-
				\$2,000 and above	\$200	
	ManuProtect Decreasing (II)			\$1,200 to \$1,999	\$100	
				\$2,000 and above	\$200	
	LifeReady Plus / LifeReady Plus (ReadyMummy)			\$3,000 to \$4,999	\$200	
				\$5,000 and above	\$400	
Savings	Ready LifeIncome ReadyBuilder	Annual only	10 Years and above	\$6,000 and above	\$400	-
			5 Years	\$12,000 and above	\$400	
			Single Premium	\$50,000 and above	\$200	
Retirement	RetireReady Plus II	Annual only	10 Years and above	\$10,000 and above	\$400	-
			5 Years	\$20,000 and above	\$400	
			Single Premium	\$50,000 and above	\$200	

Note: Currency for all stated dollar sums are in SGD unless otherwise stated.

Table B: Investment-linked Plans

Main Category	Qualifying Products		Qualifying Criteria for Additional Welcome Bonus (applicable to all premium modes)		Qualifying Criteria for Additional CapitaVouchers (applicable to annual mode only)		Campaign Code
	Product	Minimum Investment Period	Minimum Annual <u>Basic</u> Premium	Additional Welcome Bonus	Minimum Annual Premium	Additional Capita Vouchers	
Investment-linked	InvestReady Wealth (II)	3 years Flexi	\$20,000 & above	1%	N.A.	N.A.	-
			\$200,000 & above	2%			
		3 years Flexi (USD)	\$20,000 & above	1%	N.A.	N.A.	
			\$200,000 & above	2%			
		3 years	\$12,000 & above	3%	\$24,000 and above	\$200	
		5 years	\$12,000 & above	6%			
		10 years	\$3,600 & above	6%	\$12,000 and above	\$200	
		10 years (USD)	US\$3,600 & above	6%			
		10 years Flexi	\$6,000 & above	6%			
		10 years Flexi (USD)	US\$6,000 & above	6%			
		20 years Flexi	\$2,400 & above	6%	\$9,600 and above	\$200	
	ManuInvest Duo	10 years	\$3,600 to \$11,999	5%	\$6,000 and above	\$400	-
			\$12,000 & above	10%			
		15 years	\$2,400 to \$11,999	10%			
			\$12,000 & above	15%			
		20 years	\$1,800 to \$11,999	15%			
			\$12,000 & above	20%			

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Table C: Qualifying Riders

Main Category	Qualifying Riders	Qualifying Criteria	CapitaVouchers	Campaign Code
Riders	1) Payor Benefit Plus Rider (I) 2) Payor Benefit Plus Rider (I) (Spouse) 3) Payor Benefit Rider (I) 4) Early Critical Care Waiver 5) Critical Care Waiver Rider (II) 6) Cancer Care Premium Waiver Rider 7) Critical Care Complete Rider (I) 8) Critical Care Payor Benefit Rider	<ul style="list-style-type: none"> For annual premium mode only Rider must be attached to applicable qualifying products listed in Tables A and B 	\$50 per rider	-

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- Premium Discount in Table A is applicable to all riders (if any) attached to the Qualifying Product(s) and any additional premium payment due to sub-standard life rating.
- Under Table A, the Minimum Annualised Premium is defined as the total premium due in a year for the base plan and rider(s), including the additional premium due to sub-standard life rating on the Qualifying Products.

4. Under Table B, premiums received for ad-hoc top-ups and for any optional supplementary benefit do not qualify for the Additional Welcome Bonus.
5. Vouchers entitled under Tables A and B shall be capped at S\$600.00 per life insured, excluding any S\$50.00 Vouchers for the addition of Qualifying Rider(s).
6. For LifeReady Plus (refer to Table A above), the qualifying premium is based on the discounted premium after accounting for the Health Advantage benefit.
7. The Additional Welcome Bonus stated in Table B will be used to purchase additional fund units which will form part of the account value of the Policy. The Additional Welcome Bonus will be awarded upon receipt of the regular basic premium(s) due for the first 12 policy months only.
8. If Qualifying Riders in Table C are attached to the applicable Qualifying Products as set out in Tables A and B, you are entitled to a S\$50.00 Voucher per rider.
9. Perpetual Premium Discounts, Vouchers and Additional Welcome Bonus are not applicable to any policy changes after policy inception.
10. You are required to input a valid email address in the application form of the Qualifying Product. This email address will be used for redemption purposes. The redemption email for Voucher(s) will be sent within 12 weeks from the date of issuance of the Qualifying Product to the customer's email address as provided in the application form, which will be deemed delivered and received. There will not be any replacement of the redemption email. All Vouchers are provided through redemption emails only.
11. Upon receipt of the redemption email(s), you can redeem your Voucher(s) by simply presenting your redemption email(s) at the Customer Service Counters/ Concierges of any participating CapitaLand-managed malls, with the exception of Clarke Quay, Jewel Changi Airport and SingPost Centre.
12. The Perpetual Premium Discount, Vouchers and Additional Welcome Bonus are not transferrable or exchangeable for cash, credit or any other goods and services.
13. Manulife reserves the right to replace the Perpetual Premium Discount, Vouchers and Additional Welcome Bonus with item(s) of similar or other value without prior notice.
14. If you cancel the Policy within the 14 days' free-look period or if the Policy lapses or is surrendered within 12 months from the date of the issuance, Manulife reserves the right to recover the amount equivalent to the Perpetual Premium Discount, Vouchers and/or Additional Welcome Bonus in any manner at its sole discretion.
15. Manulife is not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Perpetual Premium Discount, Vouchers and Additional Welcome Bonus.
16. 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 Promotion and you confirm that you agree to be bound by the terms of Manulife privacy policy, a copy of which can be found on <https://www.manulife.com.sg/personal-data-protection.html> .
17. By taking part in this Promotion, you accept that all decisions made by Manulife in connection with this Promotion (including the interpretation of the Terms of this Promotion) shall be final and binding on all participants. No appeals will be entertained. In the event of any inconsistency between these Terms and any brochure, marketing or promotional material relating to this Promotion, these Terms shall prevail.
18. All applications for this Promotion are subject to such policy terms and conditions as Manulife may impose.
19. Manulife shall have the sole and absolute discretion to exclude any person from participating in this Promotion, without providing any reason and without prior notice.

20. Manulife reserves the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Promotion or to vary the Terms of this Promotion at any time without notice or reason or liability.
21. Manulife makes no representation or warranty as to the quality or fitness for purpose or any other terms and conditions of the Vouchers. The Vouchers are issued by a third-party merchant. Manulife is not an agent of the third-party merchant and will not be liable or responsible for any errors, omissions or non-performance of the merchant. Manulife shall not be liable for any loss (including but not limited to indirect or consequential loss), damage, personal injury or death in connection with the Vouchers.
22. You agree to indemnify Manulife and hold it harmless against all losses, claims, demands, expenses and other liabilities (including legal fees) suffered or incurred by Manulife as a result of any breach of these Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Terms or otherwise in writing by Manulife, or any claim made by you.
23. Manulife shall be excused from performance 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. Nothing in these Terms is intended to constitute, create, give effect to, or otherwise recognise a joint venture, partnership or relationship of principal and agent of any kind.
25. The invalidity, unlawfulness or unenforceability of any provision in these Terms in any respect under applicable law shall not affect the validity, legality or enforceability of the remaining provisions hereof.
26. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these Terms.
27. The Terms of this Promotion will be governed by and construed in accordance to the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
28. This Promotion 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.
29. All information is correct as at 13 November 2020.