



**Protection & Savings Campaign  
Terms and Conditions (“Protection & Savings Campaign Terms”)**

1. A customer is entitled to the premium discount or perpetual discount as set out in the tables below during the **Campaign Period (“Protection & Savings Campaign”)**, if the customer’s application for purchase of a new qualifying product (“**Qualifying Product**”) satisfies the “**Qualifying Criteria**” as set out in the tables below.

A customer who satisfies the above conditions is a Qualifying Customer.

Qualifying Criteria				Premium Discount	Campaign Code
Qualifying Products	Payment Frequency	Campaign Period			
		Submitted and Received Between	Issued Between		
LifeReady Plus 10, 15, 20, 25	Annual only	24 February 2020 to 15 August 2020	24 February 2020 to 16 October 2020	15% first year premium discount	Q120PA
LifeReady Plus 99				10% first year premium discount	
Ready CompleteCare (To age 75)	Annual, Semi-Annual, Quarterly and Monthly	24 February 2020 to 15 August 2020	24 February 2020 to 16 October 2020	5% perpetual premium discount	Q120PB
Ready CompleteCare (To age 99)				15% perpetual premium discount	
ManuProtect Term (Sum Insured of S\$250,000 and above)	Annual, Semi-Annual, Quarterly and Monthly	20 June 2020 to 15 August 2020	20 June 2020 to 16 October 2020	15% perpetual premium discount	TERMDISC1
ManuProtect Decreasing (Sum Insured of S\$250,000 and above)				25% perpetual premium discount	
Critical SelectCare	Annual, Semi-Annual, Quarterly and Monthly	2 March 2020 to 31 August 2020	2 March 2020 to 16 October 2020	10% perpetual premium discount	CSCSPECIALDISC
Ready LifeIncome – Limited Pay 5	Annual only	15 June 2020 to 15 August 2020	15 June 2020 to 16 October 2020	10% first year premium discount	RLIDISC
Ready LifeIncome – Limited Pay 10				20% first year premium discount	

2. Premium Discount is given on a **per policy basis**, regardless of payment mode and frequency.
3. Premium Discount is applicable to all riders (where applicable) attached to the Qualifying Product(s).
4. Premium Discount applies to any additional premium payment due to sub-standard life rating of the Qualifying Product(s).
5. For ManuProtect Term (Renewable and Convertible) policies which are entitled to this Protection & Savings Campaign, the premium discount will still be applicable upon renewal of the policy.
6. Premium Discount is not transferrable or exchangeable for cash, credit or any other goods and services.



7. Manulife reserves the right to replace the Premium Discount with item(s) of similar or other value without prior notice.
8. If a customer cancels any of the Qualifying Product(s) 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 Premium Discount in any manner at its sole discretion.
9. Manulife is not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Premium Discount.
10. 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 Protection Campaign 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>.
11. By taking part in this Protection & Savings Campaign, you accept that all decisions made by Manulife in connection with this Protection & Savings Campaign (including the interpretation of the Protection & Savings Campaign Terms) shall be final and binding on all participants. No appeals will be entertained. In the event of any inconsistency between these Protection & Savings Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Products listed in the table above, these Protection & Savings Campaign Terms will prevail.
12. All applications for this Protection & Savings Campaign are subject to such policy terms and conditions as Manulife may impose.
13. Manulife shall have the sole and absolute discretion to exclude any person from participating in this Protection & Savings Campaign, without providing any reason and without prior notice.
14. Manulife reserves the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Protection & Savings Campaign or to vary the Protection & Savings Campaign Terms at any time without notice or reason or liability.
15. 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 Protection & Savings Campaign Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Protection & Savings Campaign Terms or otherwise in writing by Manulife or any claim made by you.
16. Manulife shall be excused from performance under this Protection & Savings 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.
17. Nothing in these Protection & Savings Campaign 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.
18. These Protection & Savings Campaign Terms will prevail regardless of any other marketing or promotional materials on this Protection Campaign.
19. The invalidity, unlawfulness or unenforceability of any provision in these Protection & Savings Campaign Terms in any respect under applicable law shall not affect the validity, legality or enforceability of the remaining provisions hereof.
20. A person who does not participate in the Protection & Savings Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these Protection & Savings Campaign Terms.



21. The Protection & Savings Campaign Terms 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.
22. This Protection & Savings 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 12 June 2020.