



**Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets Campaign
Terms and Conditions (“Campaign Terms”)**

1. A customer is entitled to the discount on first year premium (“**Premium Discount**”) as set out in the table below during the Campaign Period (“**Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets Campaign**”) if the customer’s application of a new qualifying product (“**Qualifying Product**”) satisfies the Qualifying Criteria as set out in the table below. A customer who satisfies the below conditions is a Qualifying Customer.

Qualifying Criteria					Campaign Offer			
Qualifying Product(s)	Payment Frequency	Campaign Period			Premium Term (Years)	First Year Premium Discount	Complimentary Sky Nets Tickets (First 250 Qualifying Customers)	Campaign Code
		Signed Between (Both dates inclusive)	Submitted By (Date inclusive)	Issued By (Date inclusive)				
Ready LifeIncome (II)	Annual, Semi-Annual, Quarterly, Monthly	6 August 2021 and 17 September 2021	17 September 2021, 6pm	30 November 2021	5	8%	A pair of Complimentary Manulife Sky Nets - Bouncing Tickets per Qualifying Customer	JUL21PAR1
					10	16%		

2. Premiums for the Qualifying Product **must be paid only through** the payment modes advised by your financial consultant or relationship manager.
3. Premium Discount is given on a **per policy basis** for the payment modes advised by your financial consultant or relationship manager.
4. Premium Discount is applicable to all riders (where applicable) attached to the Qualifying Product.
5. Premium Discount is applicable to any additional premium payment due to sub-standard life rating of the Qualifying Product.
6. A customer cannot continue to enjoy the premium discount under this Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets if any of the following change(s) is/are made to the Qualifying Product(s) (both basic plans and/or riders, if any) within 12 months from issuance.
 - a. Change in sum insured or premium
 - b. Change in payment frequency
 - c. Policy conversion or switching
 - d. Addition or deletion of rider
 - e. Policy reinstatement

If the following change(s) is/are made to the Qualifying Product(s) within 12 months from issuance, the premium discount will cease from the next premium billing, following the change(s) made.
7. A pair of Complimentary Manulife Sky Nets – Bouncing Tickets will be given to each Qualifying Customer that purchased Ready LifeIncome (II). Manulife Sky Nets - Bouncing Tickets are limited to the first 250 Qualifying Customers, on a first-come, first-served basis. The Complimentary Manulife Sky Nets - Bouncing Tickets will be sent in the form of a redemption email to the Qualifying Customer’s email address as provided in the application form, within twelve (12) weeks from the issuance date of the Qualifying Product, which will be deemed delivered and received. There will not be any replacement of the redemption email.

8. Premium Discount and Manulife Sky Nets - Bouncing Tickets are not transferrable or exchangeable for cash, credit or any other goods and services.
9. Manulife reserves the right to replace the Premium Discount and Manulife Sky Nets - Bouncing Tickets with item(s) of similar or other value without prior notice.
10. If a customer cancels the Qualifying Product within the 14 days' free-look period, or if the policy lapsed 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 and/or Manulife Sky Nets - Bouncing Tickets in any manner at its sole discretion.
11. Manulife is not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Premium Discount and Complimentary Manulife Sky Nets - Bouncing Tickets.
12. 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 Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets 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>.
13. You agree to indemnify Manulife and DBS Bank Ltd (where applicable), and hold Manulife/them harmless against all losses, claims, demands, expenses and other liabilities (including legal fees) suffered or incurred by Manulife/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.
14. By taking part in this Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets Campaign, you accept that all decisions made by Manulife in connection with this Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets Campaign (including the interpretation of the Campaign Terms) shall be final and binding on all participants. No appeals 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.
15. All applications for this Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets Campaign are subject to such policy terms and conditions as Manulife may impose.
16. Manulife shall have the sole and absolute discretion to exclude any person from participating in this Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets Campaign, without providing any reason and without prior notice.
17. Manulife reserves the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets Campaign or to vary the Campaign Terms at any time without notice or reason or liability.
18. Manulife and DBS Bank Ltd (where applicable) make(s) no representation or warranty as to the quality, merchantability, fitness for purpose or any other aspects in relation to the Complimentary Manulife Sky Nets - Bouncing Tickets. The Complimentary Manulife Sky Nets - Bouncing Tickets are issued by a third-party merchant. Manulife and DBS Bank Ltd (where applicable) is/are not an agent/agents of the third-party merchant and will not be liable or responsible for any errors, omissions or non-performance of the third-party merchant. Manulife and DBS Bank Ltd (where applicable) 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 Complimentary Manulife Sky Nets - Bouncing Ticket(s).



19. In utilising the Manulife Sky Nets - Bouncing Tickets, users are deemed to have read, accepted and agreed to be bound by [Jewel Changi Airport Attractions T&Cs](#).
20. Manulife and DBS Bank Ltd (where applicable) shall be excused from performance under this Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets 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 and DBS Bank Ltd (where applicable).
21. Nothing in these 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.
22. 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 provisions hereof.
23. A person who does not participate in the Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these Campaign Terms.
24. The 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.
25. This Ready LifeIncome (II) + Complimentary Manulife Sky Nets - Bouncing Tickets 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.
26. All information is correct as at **6 August 2021**.