

TERMS OF USE

In these terms, "you" and "your" means the customer (whether individual or corporate), and (where the context so requires) includes any user authorised by you. "We", "us" and "ours" means Manulife (Singapore) Pte. Ltd., including its successors and assigns. By using this website, you agree to be bound by the following terms including any future changes, without limitation or qualification. Please read these terms carefully before using this website.

In addition to the terms as set out herein, there may be separate terms and conditions that apply if you access other pages or follow links from this website ("Additional Terms and Conditions"). It is your responsibility to read and understand the Additional Terms and Conditions where applicable.

These terms and the Additional Terms and Conditions may be revised at any time without prior notice. You are bound by any such revisions and should therefore periodically visit this page and/or other relevant pages to review the then current terms to which you are bound. If you do not agree with these terms, please exit this website.

1. One Time Password (OTP)

A User Identification (NRIC / FIN / Passport number), Password and One Time password (OTP) must be entered to authenticate your identity every time you logon to our website. You agree to hold us harmless if any other person obtains possession of the above information. You will safeguard any OTP device issued to you and follow every procedural, security and other requirement and notice of ours and/or the relevant participant regarding their use, or, as the case may be, you will comply with the provisions of this clause regarding any OTP device issued.

You should notify us immediately if any OTP device is lost or disclosed to any unauthorised person or used by any unauthorised person or if any other event occurs which would, under these terms, allow us to suspend or cancel your use of this website. After receipt of any such notice purporting to come from you, we may suspend or cancel your use of this website at any time.

2. Alert Service

You will automatically be enrolled in the Alerts ("Alert") service subject to your Manulife policy being in force. Alert notifications will be sent via Short Message Service ("SMS") or email to you at our discretion based on pre-determined criteria.

The SMS Alert service is subject to the terms of your agreement with your mobile phone service provider. You shall ensure that your mobile phone number is able to receive SMS both in Singapore and overseas, and you shall be responsible for any fee imposed by your respective mobile phone service provider. You shall

also update us your latest mobile phone number and email address with us.

Each Alert is not encrypted and may include details pertaining to your transaction(s). You are responsible for the security of your mobile phone. We shall not be liable in any way to any party should any Alert be viewed or accessed by persons other than you.

3. Use of the Website

We may at any time without notice to you (a) determine and vary the frequency and manner of use of this website, transaction limits, operating hours, types of facilities and services available through this website. You will be responsible for all transactions made by the use or purported use of the website by any person, with or without your authority, knowledge or consent, and may not claim against us in respect of any such use or purported use.

You shall assume full responsibility and risk each time you access this website, and view or print any portion of the information available to you on this website and/or each time you use any of our online facilities.

4. Disclaimer

To the fullest extent permissible pursuant to applicable law: (1) the information and materials on this website are provided "as is" and without warranties of any kind whether express, implied, statutory or otherwise, and Manulife disclaim all warranties, whether express, implied, statutory or otherwise, including, but not limited to, warranties of merchantability, satisfactory quality and fitness for a particular purpose, title and non-infringement of third party rights; (2) Manulife does not warrant that the website or the functions contained in the materials will be uninterrupted or error-free, that defects will be corrected, or that this website or the server that makes it available are free of viruses or other harmful components; and (3) Manulife does not warrant or make any representations regarding the use or the results of the use of the information and/or materials on this website in terms of their correctness, accuracy, reliability, adequacy, completeness or otherwise. The information and descriptions contained herein are not necessarily intended to be complete descriptions of all terms, exclusions and conditions applicable to the products and services, but are provided solely for general informational purposes. For complete details please refer to the actual policy or the relevant product or services agreement. Nothing on this website shall constitute or be construed as legal liability, undertaking or admission by Manulife in any way.

This website may be linked to other third party websites which are not maintained by Manulife. Manulife is not responsible for the availability, content or accuracy of other third party websites and does not make any warranty expressed or implied, with respect to the use of those third party websites. The inclusion of any link to such websites does not imply approval of or endorsement by Manulife of the websites or the content thereof. You acknowledge and agree that you access such websites at your own risk.

5. Exclusion and Limitation of Liability

While Manulife uses reasonable efforts to include accurate and up to date information on this website, errors or omissions sometimes occur. To the fullest extent permissible under applicable law, Manulife makes no warranties or representations as to the accuracy, adequacy or completeness of the content of this website and/or its materials and under no circumstances, including, but not limited to, negligence, shall Manulife or any party involved in creating, producing, or delivering the website be liable to you for any direct, incidental, consequential, indirect, special or punitive damages, losses, liabilities, costs, expenses and/or consequences of whatsoever nature that result from or in connection with any access, the use of, or the

inability to use, the materials on this website or reliance on the materials and/or any information on this website, any systems, server or connection failure, error, omission, interruption, delay in transmission, computer virus or any use of or access to any other websites linked to this website even if Manulife or a Manulife authorized representative has been advised of the possibility of such damages. To the fullest extent permissible under applicable law, in no event shall Manulife's total liability to you for all damages, losses, and causes of action exceed the amount paid by you, if any, for accessing this website.

Manulife also assumes no responsibility, and shall not be liable for, any damages to, or viruses that may infect, your computer equipment or other property as a result of your access to, use of, or browsing in the website or your downloading of any materials, data, text, images, video, or audio from this website.

6. Restrictions

Manulife reserves the right to terminate your access to any or all of the website and/or online facilities at any time, without any notice, for any reason whatsoever. Manulife also reserves the right to disclose any information deemed necessary to comply with any applicable law, regulation or legal process, or to edit, remove, or refuse to post any information or materials at its sole discretion.

Manulife neither warrants nor represents that your use of materials displayed on this website will not infringe rights of third parties.

You are entirely responsible for maintaining the confidentiality of your own passwords and account details. You are also entirely responsible for any transactions or activities that occur under your account, regardless as to whether such transactions or activities were made with or without your knowledge or authority. Manulife shall not be liable for any damage, loss or other liability incurred by you arising from any transactions of any kind whatsoever resulting from the unauthorized use of accounts and passwords by any third parties. However, you may be held liable for any damage, loss or other liability incurred by Manulife for any wrongful use of your account and/or password. You shall report to Manulife immediately if you know or have reason to suspect that the security of your password and/or account may have been compromised or used by another person without authority.

7. Indemnity

You agree to fully indemnify, defend and hold harmless Manulife from and against any and all damages, losses, liabilities, costs and expenses (including full legal costs on a solicitor-client basis) suffered by Manulife arising from or in connection with: (i) your access to or use of this website and/or online facilities; (ii) any other party's access to or use of this website and/or online facilities using your account and/or password; (iii) your breach of any of these terms; or (iv) any other party's breach of any of these terms where such party was able to access or use this website and/or online facilities using your account and/or password.

8. Records of Transactions

Manulife's own records of the transactions maintained through computer systems or otherwise shall be accepted as conclusive and binding for all purposes. Your use of your account and/or password to access or use this website and/or online facilities including access to your policy records and our on-line services will be recognized as your electronic signature and will be legally binding. You accept that electronic records will be admissible as primary evidence in any court of law and agree that you will not challenge or dispute the accuracy or authenticity of such records.

9. Communications

All notices or other communications given by us to you if:

- a. sent by post or left at your last known address will be deemed to be received by you on the day following such posting or on the day when it was so left; or
- b. communicated through any print or electronic media as we may select will be deemed to be notified to you on the date of publication or broadcast.

10. No Waiver

No failure or delay by Manulife in exercising or enforcing any right or option under these terms shall operate as a waiver of it or limit, prejudice or impair Manulife's right to take any action or to exercise any right against any person or render Manulife responsible for any loss or damage arising therefrom or in connection thereto.

11. Severability

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.

12. Jurisdictional Issues

Unless otherwise expressly set forth herein, Manulife makes no representation that materials on this website are appropriate or available for use in any location. Those who choose to access this website do so on their own initiative and are responsible for compliance with local laws.

Except as expressly set forth herein the information contained on this website is not an offer to sell or a solicitation to buy any security, insurance product or other product or service by Manulife. No security, insurance product or other product or service is offered or will be sold by Manulife or, if sold by Manulife, will be effective in any jurisdiction in which such offer or solicitation, purchase or sale would be unlawful under the securities, insurance or other laws of such jurisdiction. Some products and services may not be available in all jurisdictions.

13. Ownership of Information

Any information, other than personal data, that you transmit to Manulife via this website, by electronic mail or otherwise, including data, questions, comments, or suggestions will be treated as non-confidential and nonproprietary and will become the property of Manulife. Such information, other than personal data, may be used by Manulife for any purpose, including, but not limited to, reproduction, solicitations, disclosure, transmission, publication, broadcast, and posting. Manulife is free to use any ideas, concepts, know-how, or techniques contained in any communication you send to Manulife via this website or by any other means for any purpose whatsoever, including, but not limited to, developing and marketing products using such information. To the fullest extent permitted by applicable law, you waive all applicable rights you may have in any information (other than personal data) you transmit to Manulife via this website or otherwise.

Any personal data submitted to us using this website will be subject to our Statement of Personal Data Protection.

Your policy records are confidential and Manulife has taken steps to safeguard this confidentiality. However, your co-operation is required in order for the confidentiality of your policy records to be maintained. In

particular, you are required to take the necessary precautionary measures to ensure that no unauthorised access is given to your policy records, your password and access to this website and/or online facilities. You must not allow anyone other than yourself access to these records. You agree to notify us immediately if you should suspect that your policy records have been accessed by an unauthorised person.

14. Intellectual Property

All intellectual property rights (including trademarks, service marks, trade names, company names, logos, icons, slogans, copyrights, domain names, patents, design rights, utility models, database rights, know-how, trade secrets and all other intellectual or industrial property rights including, where such rights are obtained or enhanced by registration, any registration of such rights (including the right to apply for such registrations) and applications therefor (including the right to claim priority)) relating to this website or the contents of this website are the property of, or licensed to, Manulife. Other than as expressly set out in these terms and except as permitted by applicable law, nothing contained on the website should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any of such intellectual property rights without the written express permission of Manulife or the relevant licensors or owners of such intellectual property rights. Your use of such intellectual property rights, or any other content on this website, except as provided herein, is strictly prohibited.

15. Security Reminder

While there is inherent risk in transmission of information over the Internet, we have implemented measures to reduce these risks. In order to safeguard and protect your privacy, please use up-to-date internet browsers and operating systems which are updated with current security patches

16. Third Party Rights

A person who has not agreed to be bound by these terms shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the terms herein.

17. Governing Law and Jurisdiction

These terms are governed by the laws of Singapore and the parties agree to submit to the exclusive jurisdiction of the courts of Singapore.

Date Last Updated: 17 June 2016