

**Protection Plan Lucky Draw Customer Campaign  
Terms and Conditions (“Terms”)**

1. Eligible customers (“**Customer(s)**”) are entitled to participate in a lucky draw with 3 pairs of Singapore Airline economy air tickets to Paris and admission to Louvre Museum (1 pair of each for each winning Customer) (“**Prize**”) to be won during the period of the campaign from **07 July 2019 to 31 October 2019** (both dates inclusive) (“**Campaign Period**”) (“**Campaign**”) if they and their application for purchase of a new qualifying product as set out below (“**Qualifying Product(s)**”) satisfy the Terms.
2. The Qualifying Products for this Campaign are as follows:
  - ManuProtect Term,
  - ManuProtect Decreasing,
  - Ready LifeIncome,
  - LifeReady Plus,
  - ReadyProtect,
  - Ready CompleteCare
  - Critical Selectcare,
  - ReadyMummy
3. Customers must purchase the Qualifying Product for the purpose of this Campaign from one of the Manulife Financial Consultants and our appointed Distributors in Singapore. The application must be purchased during the Campaign Period and the policy must be issued by Manulife (Singapore) Pte. Ltd. (“**Manulife**”) by **30 November 2019**. The purchased policy must have passed the free look period to participate in the Campaign. The Customer must be the policy owner upon successful issuance of the policy. The policy must be in force at the day of declaration of the Prize.
4. The Customer must be 18 years old or above at time of participation.
5. The number of times a Customer is entitled to participate in the lucky draw during the Campaign Period, shall be equivalent to the number of policies bought by the Customer as the policy owner.
6. The Prize is not (a) transferable, (b) exchangeable or (c) redeemable for cash. Manulife reserves the right to replace the Prize with item(s) of similar value without prior notice.
7. By providing the information required for the Campaign, the Customer agrees and consents to Manulife and their respective representatives to collect, use, disclose and share amongst themselves his/her personal data, and disclosing such personal data to Manulife’s authorized service providers and relevant third parties for purposes reasonably required by Manulife to administer the Campaign. These purposes are set out in Manulife’s Statement of Personal Data Protection, which is made available at [www.manulife.com/hy\\_privacy\\_policy.aspx](http://www.manulife.com/hy_privacy_policy.aspx) which the participant confirms that he/she has read and understood.
8. All decisions made by Manulife in connection with the Campaign (including the interpretation of the Terms) shall be final and binding on all parties to this Campaign. No appeal shall be entertained.
9. Manulife shall have the sole and absolute discretion to exclude any person from participating in the Campaign, without providing any prior notice or reason.
10. Manulife reserves the right in its sole and absolute discretion to terminate, cancel or suspend the Campaign or to vary the Terms of the Campaign at any time without notice and without assigning any reason whatsoever.
11. All applications for the Qualifying Products participating in this Campaign are subject to such policy terms and conditions as Manulife may impose.
12. 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.
13. A person who does not participate in the Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these Terms.
14. This Campaign is subject to the laws of the Republic of Singapore.
15. In the event of any inconsistency between these Terms and any brochure, marketing or promotional material relating to this Campaign, these Terms shall prevail.
16. All information is correct as of 26 August 2019.