

## MANULIFE INVEST TO WIN EXTRAVAGANZA (“Promotion”) TERMS AND CONDITIONS (“Promotion Terms”)

1. This Promotion is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”, or the “**Organiser**”).

### PROMOTION PERIOD

2. This Promotion will run from 28 July 2024 to 21 January 2025 (“**Promotion Period**”), and the Qualifying Purchase & Policy Issued Period (as defined in Section 3(a) below) will be from 28 July 2024 to 31 December 2024 (“**Qualifying Purchase & Policy Issue Period**”).

### ELIGIBILITY

3. A customer, being the Policy Owner of the Qualifying Product (as defined under section 3(a) below) (“**Policy Owner**”) is entitled to participate in this Promotion if the Policy Owner can fully meet the below conditions and complies with these Promotion Terms (“**Eligibility Conditions**”):
  - (a) the Policy Owner has submitted an application for the purchase of a qualifying product(s) (as set out in Table A below) (“**Qualifying Product**”) that has been successfully issued between the period of:
    - i) **28 July 2024 to 31 October 2024** (both dates inclusive) (“**First Qualifying Purchase & Policy Issue Period**”); or
    - ii) **1 November 2024 to 31 December 2024** (both dates inclusive) (“**Second Qualifying Purchase & Policy Issue Period**” and together with the First Qualifying Purchase and Policy Issue Period, the “**Qualifying Purchase and Policy Issue Period**”);
  - (b) the policy of a Qualifying Product has not been cancelled within the fourteen (14) days free-look period;
  - (c) the policy of a Qualifying Product has not been lapsed, terminated or surrendered at any point during the Promotion Period;
  - (d) the Qualifying Product has been purchased through Manulife Advisory Group, Manulife Financial Advisers Pte Ltd and/or any financial advisory firms authorised by the Organiser to distribute the Qualifying Product;
  - (e) the Policy Owner is an individual and not a corporate entity; and
  - (f) the Policy Owner is a resident of Singapore.
4. The Qualifying Product(s) for this Promotion are set out in Table A below.

**Table A**

S/N	Qualifying Product(s)
1.	1. Manulife InvestReady Growth – 15 Years Flexi 10 2. Manulife InvestReady Growth – 20 Years Flexi 10

5. Customers who are employees of the Organiser, any entity within the Manulife Group of corporations (including but not limited to Manulife Financial Advisers Pte. Ltd. (“**MFA**”)) and / or any entity with whom the Organiser has entered into Branch Service Company Agreements or otherwise with for the distribution of its insurance products (including but not limited to the Qualifying Product) (“**Branch**”) are not eligible to participate in the Promotion. For the avoidance of doubt, any financial representative (“**Financial Consultant**”) employed by the Organiser, MFA or any Branch will not be eligible to participate in the Promotion.

6. Notwithstanding the foregoing and for the avoidance of doubt, the Organiser has the sole and absolute discretion to determine the eligibility of a person to participate in this Promotion. The Organiser may exclude or otherwise disqualify any person from participating in this Promotion, without providing any reason and without prior notice, at its sole and absolute discretion. All decisions made by the Organiser shall be final and conclusive.

**AWARDING OF LUCKY DRAW CHANCES**

7. This Promotion shall consist of the following lucky draws:
- (a) one (01) Festive Draw held on 21 November 2024 (“**Festive Draw 1**”);
  - (b) one (01) Festive Draw held on 21 January 2025 (“**Festive Draw 2**”, and together with Festive Draw 1, the “**Festive Draws**”); and
  - (c) one (01) Grand Draw held on 21 January 2025 (“**Grand Draw**”, and together with the Festive Draws, the “**Lucky Draws**”).
8. A Policy Owner who fulfils the Eligibility Conditions is entitled to:
- (a) where the policy of the Qualifying Product is successfully issued during the First Qualifying Purchase and Issue Period, one (01) Lucky Draw chance for Festive Draw 1; and
  - (b) where the policy of the Qualifying Product is successfully issued during the Second Qualifying Purchase and Issue Period, one (01) Lucky Draw chance for Festive Draw 2.
9. Eligibility for a Festive Draw is on a per Policy Owner and per Qualified Product basis – each Policy Owner is only entitled to one (01) Lucky Draw chance for either Festive Draw 1 or Festive Draw 2, regardless of the number of Qualified Products purchased by the Policy Owner. This is set out in Table B below.

**Table B**

Qualifying Purchase & Policy Issue Period	Number of Lucky Draw Chance (per policy holder and per Qualified Product)
28 July 2024 to 31 October 2024	1
01 November 2024 to 31 December 2024	1

10. For the avoidance of doubt, where a Policy Owner purchases a Qualifying Product in the First Qualifying Purchase & Policy Issue Period but the Qualifying Product is only successfully issued in the Second Qualifying Purchase & Policy Issue Period, the Policy Owner will be entitled to receive a Lucky Draw chance for Festive Draw 2. The Policy Owner would not be entitled to a Lucky Draw chance for Festive Draw 1.
11. Policy Owners are only eligible to participate in **either** Festive Draw 1 or Festive Draw 2, but not both. Where a Policy Owner fulfils the Eligibility Conditions for both Festive Draws, the Policy Owner will only be eligible to participate in Festive Draw 1. For the avoidance of doubt, where a Policy Owner is eligible for, and receives a lucky draw chance for Festive Draw 1, such Policy Owner will not receive a lucky draw chance for, and will not be eligible to participate in, Festive Draw 2.
12. All Policy Owners who are eligible to participate in either Festive Draw 1 or Festive Draw 2, and who continue to meet the Eligibility Conditions throughout the Promotion Period, will automatically receive one (01) lucky draw chance for the Grand Draw.

**LUCKY DRAW DETAILS**

13. The Lucky Draws will be conducted on the date and times set out in Table C below.

**Table C**

Lucky Draws	Lucky Draw Date	Lucky Draw Time	Number of Winner(s)
Festive Draw 1	21 November 2024	2pm	5
Festive Draw 2	21 January 2025		5
Grand Draw	21 January 2025		1

14. Each of the Lucky Draws will be held at the Organiser's office at 8 Cross Street, Manulife Tower, Singapore, 048424 ("**Organiser's Office**"), at the above Lucky Draw Date and Lucky Draw Time (or at such other venue, date and / or time as the Organiser may determine at its sole and absolute discretion). The Lucky Draws will be conducted by the Organiser, the conduct of which will be supervised by an external auditor. The Winner(s) of each Lucky Draw will be determined randomly by drawing from the pool of entries by means of a computerised system.
15. There will be five (05) unique Winners picked for each Festive Draw.
16. There will be one (01) Winner picked for the Grand Draw. For the avoidance of doubt, a Winner of a Festive Draw may also be picked as the Winner for the Grand Draw.
17. The Lucky Draw prizes ("**Prizes**") are set out in Table C below.

**Table C**

Lucky Draw Category	Prizes
Festive Draw 1	iPad Pro 11-inch 512GB Wi-fi + Cellular
Festive Draw 2	iPad Pro 11-inch 512GB Wi-fi + Cellular
Grand Draw	A pair of Business Class tickets to Paris + 2-Night Hotel Stay in a 5-Star Hotel in Paris*
*Airline and Hotel to be chosen from an approved list to be provided by the Organiser, which may change from time to time.	

18. All Prizes are non-transferable, non-assignable, non-refundable, non-extendable and non-exchangeable, in part or in whole, for cash, credit, goods, services or any other benefits. Any such requests will not be entertained by the Organiser. The Organiser reserves the right to replace any Prize with any item(s) of equal or higher value without prior notice to any Policy Owner.

**PRIZES NOTIFICATION & REDEMPTION**

19. The list of Winner(s) will be published on the Organiser's website <https://www.manulife.com.sg/content/dam/insurance/sg/campaigns/manulife-invest-to-win-extravaganza-winners.pdf> within seven (07) days of their respective Lucky Draw Dates for a period of two (02) months.
20. All Winners of a Lucky Draw will be notified via email, phone call and / or SMS messaging from the Organiser via the relevant contact details indicated in the application for the Qualifying Product of the winning Lucky Draw chance within seven (07) days of the relevant Lucky Draw Date.
21. All Winners may also be notified by their respective Financial Consultants within seven (07) days of the relevant Lucky Draw Date.
22. All Winners of a Lucky Draw are required to redeem their Prize within 30 days of the relevant Lucky Draw date ("**Collection Period**") from the Organiser's Office (or such other venue as the Organiser may determine from time to time, at the Organiser's discretion). A Prize may be redeemed from Mondays to Fridays (excluding public holidays), between the hours of 10am to 12pm and 2pm to 4pm. Redemption of a Prize is subject to a Winner providing their NRIC or passport ("**Personal Identification**") which matches the Personal Identification details of the Policy Owner set out in the application for the Qualifying Product of the relevant winning Lucky Draw chance, for verification by the Organiser's authorized representative(s) ("**Representative**"). Where a Winner fails to produce the required

Personal Identification for verification by the Representative(s) within the Collection Period, the Winner shall be deemed to have forfeited their Prize (without any liability on the Organiser or any other person), and the Prize shall be treated as an unclaimed Prize under Clause 25 below.

23. Upon verification of a Winner's Personal Identification details:
- (a) **Festive Draw Winner(s):** a Festive Draw Winner will be presented with their Prize by the Representative. A Festive Draw Winner shall examine their Prize and sign an acknowledgement letter provided by the Representative to confirm receipt of their Prize ("**Acknowledgement Letter**"). Thereafter, the Organiser shall not be held liable for any subsequent claims of any defective or incorrect Prize and shall not be responsible for, and nor will there be any replacement of any lost, stolen or otherwise damaged Prize.
  - (b) **Grand Draw Winner:** the Representative shall provide the Winner with further details on the redemption of the Grand Prize from the vendor appointed by the Organiser ("**Redemption Letter**"). The Grand Draw Winner must sign an Acknowledgement Letter confirming receipt of the Redemption Letter. The Grand Draw Winner will thereafter be responsible for all further communications with the appointed vendor for the redemption of the Grand Draw Prize (including but not limited to the booking of any flight tickets and / or hotel bookings).
24. In the event that a Winner remains uncontactable by the Organiser or their Financial Consultant, does not collect their Prize from the Organiser's Office or otherwise sign the Acknowledgement Letter within the Collection Period, the Organiser reserves the right to, at its own discretion, deem the Winner to have forfeited their Prize (without any liability on the Organiser or any other person), and the Prize shall be treated as an unclaimed Prize under Clause 25 below.
25. All Winners shall be solely responsible for all applicable taxes, duties, fees, charges and other related expenses arising in connection with the redemption and collection of their Prize(s). All Winners are also responsible in adhering to any and all other terms & conditions set out by any Prize vendor(s) appointed by the Organiser.
26. Where any Prize is unclaimed by any Winner, forfeited by the Winner, or otherwise deemed forfeited in accordance with these Promotion Terms, the Organiser reserves the right to deal with such forfeited Prize in its sole and absolute discretion, as it deems fit. No correspondence or claims will be entertained in the event of such forfeiture. A winner whose Prize has been forfeited shall not be entitled to any payment or compensation whatsoever from the Organiser.
27. In the event that the Organiser subsequently discovers that a Winner did not fulfil the Eligibility Conditions or was otherwise not entitled to participate in this Promotion, the Organiser, at its own discretion, is entitled to demand the forfeit of the Prize, or otherwise is entitled to reclaim the Prize (or the monetary value equivalent thereof) from the Winner.

#### **MISCELLANEOUS**

28. By participating in this Promotion, the Policy Owner is deemed to have accepted and agreed to be bound by these Promotion Terms and any other instructions, terms and conditions that the Organiser may issue from time to time.
29. The Organiser shall not be liable to any persons in the Promotion for any direct and / or indirect losses, claim, demands, expenses and / or liabilities in respect of, in connection with and/or arising out of or from this Promotion, including, without limitation, any error in the computation of any Lucky Draw chances or any breakdown or malfunction of the computerised system used to conduct the Lucky Draws.
30. The Policy owner shall fully indemnify and hold the Organiser harmless from and against any loss, damage, cost, liability or expense (including legal fees), whether direct or indirect, which the Organiser

incurs in respect of, in connection with and/or arising from the Policy Owner's breach of these Promotion Terms.

31. All applications for any Qualified Product are subject to such policy terms and conditions the Organiser may impose.
32. The Policy Owner consents under the Personal Data Protection Act 2012 of Singapore to the collection, use, retention and disclosure of their personal data by/to the Organiser and such other third party as the Organiser may reasonably consider necessary for the purposes of this Promotion and the Organiser's business activities, including but not limited to contacting the Policy Owner for any requests in relation to product information (including the Qualifying Product) and services distributed and/or introduced by the Organiser through marketing activities, including but not limited to call(s), SMS(es), Social Media, email(s), etc. notwithstanding that the Policy Owner may be registered on the National Do Not Call Registry. The Policy Owner agree to be bound by the Organiser's privacy policy, copies of which can be found on <https://www.manulife.com.sg/personal-data-protection.html>.
33. By participating in this Promotion, all Policy Owners agree and shall be deemed to have agreed to participate in any publicity, advertisement or media coverage as requested or required by the Organiser, without compensation and in such manner as the Organiser deems fit. The Organiser reserves the right to video, photograph and/or record the Promotion, and publish any Policy Owner's images and personal particulars for any purpose whatsoever without having to pay any fee or compensation to the Policy Owner.
34. The redemption and use of any Prize is subject to such other terms and conditions as may be imposed by the vendor of any Prize. The Organiser makes no warranty or representation for the quality, merchantability, fitness for any purpose or for the use or consumption thereof, or any other implied terms or conditions with respect to any Prize provided by any vendor. Any dispute about the same must be resolved directly with the vendor of the relevant Prize and the Organiser shall have no liability with regards to such dispute.
35. The Organiser reserves the right to amend, add, supplement cancel, suspend, withdraw, modify or vary any of these Promotion Terms and / or any element of this Promotion, including, without limitation, the mechanics, eligibility, dates, time and venue of the Promotion at any time and for any reason without prior notice or reason or liability to any party.

The decision of the Organiser on all matters relating to or in connection with this Promotion is final, and no correspondence will be entertained. In participating in this Promotion, the Policy Owner agrees that the Policy Owner shall accept and abide by any and all decisions made by the Organiser in connection with or otherwise concerning this Promotion, including, without limitation, these Promotion Terms, any applicable rules and regulations, the awarding of Lucky Draw chances and Prizes and any other matters relating to the Lucky Draws.
36. The Organiser shall be excused from performance under this Promotion 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, or beyond the control of the Organizer.
37. In the event of any inconsistency or discrepancy between these Promotion Terms and the contents of any brochure, marketing and/or promotional materials relating to the Promotion, these Promotion Terms shall prevail.
38. The invalidity, unlawfulness or unenforceability of any provision in these Promotion Terms in any respect under applicable laws shall not affect the validity, legality or unenforceability of the remaining Promotion Terms.
39. These Promotion Terms shall be governed by and construed in accordance with the laws of Singapore and the Policy Owner agrees to submit to the exclusive jurisdiction of the courts of Singapore.

40. A person who does not participate in this Promotion shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these Promotion Terms.
41. All information is correct as of [02] September 2024.