

Signature Indexed Income Campaign (“Campaign”)

Terms and Conditions (“Campaign Terms”)

1. This Campaign is organised by Manulife (Singapore) Pte. Ltd. (“**Manulife**”).
2. A customer is entitled to one-off premium top-up (“**Premium Top-up**”), if the customer can fully meet the following conditions and these Campaign Terms (“**you**” or “**your**”):
 - (a) your application(s) to purchase new insurance product (“**Qualifying Product**”) must fully meet the qualifying criteria as set out in Table A;
 - (b) all applications for Qualifying Product must be signed by, and submitted to Manulife by **31 December 2024, 6pm (date inclusive)**;
 - (c) each policy for the Qualifying Product must be issued by Manulife **between 15 September 2024 and 28 February 2025 (both dates inclusive)**; and
 - (d) you purchase the Qualifying Product directly from financial adviser representative of Manulife or distributors appointed by Manulife; and you are the policy owner.

Table A

Qualifying Product	Campaign Offer	Campaign Code
	Premium Top-up	
Signature Indexed Income	Equivalent to 1.5% of the initial premium paid to incept the policy (“ Initial Premium ”)	SIITU01

3. Manulife will determine the Premium Top-up amount, by multiplying the Initial Premium by the percentage stated in Table A or Table B, where applicable. The Premium Top-up amount awarded by Manulife is treated as premium, and it will be allocated into the policy in accordance with the terms of the Policy Contract. To add clarity, other types of premiums paid to Manulife are ineligible for the Premium Top-up.
4. Premium Top-up is not transferrable or exchangeable for cash, credit or any other goods and services.
5. Manulife reserves the right to replace the Premium Top-up with item(s) of similar or other value without prior notice.
6. If you cancel any policy of the Qualifying Product within the 14 days’ free-look period, or if the policy lapsed or is surrendered within 12 months from the policy issue date, Manulife reserves the right to recover the amount equivalent to the Premium Top-up that have been awarded to you in any manner at its sole and absolute discretion.
7. Manulife is not liable for any direct and indirect losses, claims, demands, expenses and/or liabilities, whatsoever in relation to or arising out of this Campaign.
8. You consent under the Personal Data Protection Act 2012 of Singapore 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 Campaign. You agree to be bound by Manulife privacy policy, a copy of which can be found on <https://www.manulife.com.sg/personal-data-protection.html>.

9. You agree to indemnify Manulife, its respective directors, employees and officers, and hold each of them harmless against all losses, claims, demands, expenses and liabilities (including legal fees) suffered or incurred by each of them as a result of any breach of Campaign Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under Campaign Terms or otherwise in writing by Manulife or any claim made by you.
10. By taking part in this Campaign, you agree that all decisions made by Manulife in connection with this Campaign (including the interpretation and application of Campaign Terms) shall be final and binding on you. No appeals or correspondences will be entertained. In the event of any inconsistency between Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Product listed in the table above, Campaign Terms will prevail.
11. All applications for the Qualifying Product are subject to such policy terms and conditions as Manulife may impose.
12. Manulife may exclude any person from participating in this Campaign, without providing any reason and prior notice, at its sole and absolute discretion.
13. Manulife may terminate or suspend this Campaign; or vary Campaign Terms at any time without prior notice or liability to you, at its sole and absolute discretion.
14. Manulife shall be excused from performance under this 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, or beyond the control of Manulife.
15. The invalidity, unlawfulness or unenforceability of any provision in Campaign Terms in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining Campaign Terms.
16. A person who does not participate in this Campaign has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of Campaign Terms.
17. This Campaign is governed by and construed in accordance with the laws of Singapore. You agree to submit to the exclusive jurisdiction of the courts of Singapore.
18. This 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.
19. All information is correct as at 15 September 2024.