

**MANULIFE EARLY COMPLETECARE PROMOTION (“Promotion”)
TERMS AND CONDITIONS (“Promotion Terms”)**

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

PROMOTION PERIOD

2. This Promotion will run from 16 February 2025 to 31 March 2025 (both dates inclusive) (“Promotion Period”).

ELIGIBILITY

3. A customer is entitled to participate in this Promotion and receive a one-off **SGD\$50 Doctor Anywhere (DA) Credits for purchases on DA Marketplace, credited to your DA App account. T&Cs apply.** (“Voucher”), if the customer meets the following conditions fully and complies with these Promotion Terms (“you, “your” or “Qualifying Customer”):

(a) your application(s) for new qualifying product(s) (“Qualifying Product”) must meet the minimum annual qualifying premium (“Minimum Annual Qualifying Premium”) as well as the qualifying criteria as set out in Table A below (“Qualifying Criteria”);

(b) you have submitted your application(s) to purchase the Qualifying Product(s) through Manulife Advisory Group, Manulife Financial Advisers Pte. Ltd. and/or any financial advisory firms authorised by the Organiser to distribute the Qualifying Product (the foregoing, the “Manulife Sales Channels”) and the Qualifying Product(s) must be issued by the Organiser during the Promotion Period;

(c) you are the policy owner of the Qualifying Product(s);

(d) you are an individual and not a corporate entity;

(e) you are not an employee of the Organiser, the Manulife Group of entities or the Manulife Sales Channels;

(f) you are not a financial representative engaged by the Manulife Sales Channels; and

(g) you are a resident of Singapore.

4. 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.

Qualifying Criteria

Qualifying Product	Premium Payment Frequency	Signed Between (Both dates inclusive)	Submitted By (Date inclusive)	Issued By (Date inclusive)	Payment Mode	Minimum Annual Qualifying Premium
Manulife Early CompleteCare	Quarterly, Monthly, Half-yearly or Annually	16 February 2025 and 31 March 2025	10 April 2025	10 June 2025	Direct Debit, Credit, PayNow or GIRO	At least SGD\$1,500

5. Your entitlement to the Voucher is on a **per policy owner** and **per Qualifying Product** basis – the Voucher may only be redeemed once regardless of the number of Qualifying Product(s) purchased by the same policy owner.
6. The Voucher cannot be re-used once it has been expended. There will be no replacement or reimbursement should the Voucher be lost, stolen, damaged or expired.
7. The Voucher will be sent via email to the Qualifying Customer's email as indicated in the policy application form within three (3) months of the policy issue date ("**Notification**").
8. You shall be solely responsible for ensuring that you provide the Organiser with a valid email address. You agree that the Organiser will not be responsible for any consequences arising from your failure to provide or update the Organiser with your accurate and latest email address.
9. The Voucher will have a validity period of 30 days, from the date of Notification. Failure to use the Voucher within the validity period will result in your forfeiture of the Voucher. A Qualifying Customer whose Voucher has been forfeited shall not be entitled to any payment or compensation whatsoever from the Organiser, and no correspondence or claims will be entertained in the event of the same.
10. The Voucher cannot be re-used once it has been expended. The Voucher will be sent to the Policy Owner's email address most recently provided to the Organiser.
11. Redemption and usage of the Voucher is subject to such terms and conditions as may be imposed by the merchant of the Vendor from time to time.
12. Vouchers 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.
13. The Organiser reserves the right to replace the Voucher with any item(s) of similar value without prior notice to the Qualifying Customer.
14. If you cancel the policy of a Qualifying Product within the fourteen (14) days' free-look period or if the policy lapsed or is surrendered within three (3) months from the policy issue date, the Organiser reserves the right to recover the amount equivalent to the Voucher awarded to you in any manner at its sole and absolute discretion and your entitlement to the Voucher will be forfeited.
15. In the event that the Organiser subsequently discovers that the Qualifying Customer did not fulfil the Qualifying Criteria or was otherwise not entitled to participate in this Promotion, the Organiser, at its own discretion, is entitled to demand the forfeit of the Voucher, or otherwise is entitled to reclaim value the Voucher from the Qualifying Customer.
16. 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.
17. The Organiser is not liable for any direct and indirect losses, claims, demands, expenses and / or liabilities whatsoever in relation to or arising out of or in connection with the Voucher or this Promotion.
18. You consent under the Personal Data Protection Act 2012 of Singapore to the collection, use, disclosure of your personal data by/to the Organiser and such other third party as the Organiser may reasonably consider necessary for the purpose of this Promotion. You 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>

19. You agree to indemnify the Organiser and 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 these Promotion Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Promotion Terms or otherwise in writing by the Organiser or any claim made by you.
20. 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 for any reason without prior notice or reason or liability to any party, at its sole discretion.
21. By taking part in this Promotion, you agree that all decisions made by the Organiser in connection with this Promotion (including the interpretation and application of these Promotion Terms) shall be final and binding on you. No appeals or correspondences will be entertained. In the event of any inconsistency between these Promotion Terms and any brochure, marketing or promotional material relating to the Qualifying Product listed in the table above, these Promotion Terms will prevail.
22. 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.
23. 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 enforceability of the remaining Promotion Terms.
24. 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.
25. These Promotion Terms shall be governed by and construed in accordance with the laws of Singapore and the Qualifying Customer agrees to submit to the exclusive jurisdiction of the courts of Singapore.

All information is correct as of 16 February 2025.