

**Q3 2022 Digital Campaign – Term Protection Plans
Terms and Conditions (“Campaign Terms”)**

1. The Campaign is jointly organised by DBS Bank Ltd (“**DBS**”) and Manulife (Singapore) Pte. Ltd. (“**Manulife**”) (collectively, the “**Organisers**”).
2. A customer is entitled to the discount on premium (“**Premium Discount**”) as set out in the table below during the Campaign Period (“**Q2 2022 Digital Campaign – Protection Plans**”) if the customer’s application for purchase of a new qualifying product (“**Qualifying Product**”) satisfies the following conditions (“**Qualifying Customer**”):
 - i) The Qualifying Product must meet the Qualifying Criteria as set out in the table below.
 - ii) The **application must be submitted between 17 May 2022 and 31 October 2022** (both dates inclusive);
 - iii) The policy must be issued by Manulife (Singapore) Pte. Ltd. (“**Manulife**”) by **14 November 2022** (date inclusive),
(ii and iii collectively, the “**Campaign Period**”).

Qualifying Criteria			Premium Discount/ Promotion	Campaign Code
Qualifying Product(s)	Payment Frequency	Premium Term		
TermProtect	Monthly or Annual	All premium terms	5% perpetual Premium Discount	5TPP
eDecreasingTerm	Monthly or Annual	All premium terms	5% perpetual Premium Discount	5EDTP

3. Premiums of the Qualifying Product must be paid through the following payment method:
 - a. Initial premium – Direct Debit
 - b. Subsequent premium - GIRO
4. Premium Discount is given on a **per policy basis**.
5. Premium Discount is applicable to all riders (where applicable) attached to the Qualifying Product.
6. Premium Discount is not transferrable or exchangeable for cash, credit or any other goods and services.
7. The Organisers reserves the right to replace the Premium Discount with item(s) of similar or other value without prior notice.
8. A Qualifying Customer can continue to enjoy the premium discount under the Campaign if any of the following change(s) is/are not made to the Qualifying Product(s) (both basic plan and/or riders, if any) after issuance.
 - a. Change in sum insured or premium
 - b. Addition or deletion of rider

If the following change(s) is/are made to the Qualifying Product(s) after issuance, the premium discount will cease from the next premium billing following the change(s) made.
9. If a customer cancels the Qualifying Product within the 14 days’ free-look period or if the policy lapsed or is surrendered within 12 months from the date of the issuance, the Organisers reserve the right to recover the amount equivalent to the Premium Discount in any manner at its sole discretion.
10. The Organisers are not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Premium Discount.

11. You consent under the Personal Data Protection Act 2012 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 and you confirm that you agree to be bound by the terms of Manulife privacy policy, a copy of which can be found on <https://www.manulife.com.sg/personal-data-protection.html>.
12. You agree to indemnify Manulife and DBS Bank Ltd, and hold them harmless against all losses, claims, demands, expenses and other liabilities (including legal fees) suffered or incurred by them as a result of any breach of these Campaign Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Campaign Terms or otherwise in writing by Manulife or any claim made by you.
13. By taking part in this Campaign, you accept that all decisions made by the Organisers in connection with this Campaign (including the interpretation of the Campaign Terms) shall be final and binding on all participants. No appeals will be entertained. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Product(s) listed in the table above, these Campaign Terms will prevail.
14. All applications for this Campaign are subject to such policy terms and conditions as the Organisers may impose.
15. The Organisers shall have the sole and absolute discretion to exclude any person from participating in this Campaign, without providing any reason and without prior notice.
16. The Organisers reserve the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Campaign or to vary the Campaign Terms at any time without notice or reason or liability.
17. The Organisers 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, beyond the control of the Organisers.
18. Nothing in these Campaign Terms is intended to constitute, create, give effect to, or otherwise recognise a joint venture, partnership or relationship of principal and agent of any kind.
19. The invalidity, unlawfulness or unenforceability of any provision in these Campaign Terms in any respect under applicable law shall not affect the validity, legality or enforceability of the remaining provisions hereof.
20. A person who does not participate in the Campaign shall have no right under the Contracts (Rights of Third Parties) Act 2001 (Singapore Statutes) to enforce any of these Campaign Terms.
21. The Campaign Terms will be governed by and construed in accordance with the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
22. This Campaign cannot be used in conjunction with other promotions or campaigns carried out by the Organisers, unless otherwise permitted by the Organisers in its sole and absolute discretion.
23. All information is correct as at 5 August 2022.