21 February – 31 May 2023 Digital Campaign – ProtectFirst Plan ("Campaign")
Terms and Conditions ("Campaign Terms")

1. This 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"**) and a one-off gift ("**Gift**") as set out in the table below, if the customer can fully meet the following conditions, and these Campaign Terms ("**you**", "**your**", or "**Qualifying Customer**"):

   i) your application(s) for new qualifying product(s) ("**Qualifying Product**") must meet the qualifying criteria as set out in the table below ("**Qualifying Criteria**");

   ii) you submitted your application(s) for Qualifying Product(s) through DBS between **21 February 2023 and 31 May 2023** (both dates inclusive);

   iii) each policy of the Qualifying Product must be issued by Manulife by **14 June 2023** (date inclusive); and

   iv) you are the policy owner of the Qualifying Product.

Qualifying Criteria			Premium Discount	Gift	Campaign Code
Qualifying Product(s)	**Premium Payment Frequency**	**Premium Term**			
ProtectFirst	Monthly or Annual	All premium terms	8% perpetual discount on premiums paid	S$20 eCapitaVoucher	8PFP

3. Regular premiums of the Qualifying Product must be paid through the following payment modes:
   (a) initial premium – direct debit;
   (b) subsequent premium – GIRO.

4. Your entitlement to a Gift is on **per life insured** and **per Qualifying Product** basis – the Gift may only be redeemed once regardless of the number of Qualifying Product purchased on the same life insured.

5. The Gift cannot be re-used once it has been expended. The Gift will be sent to the Qualifying Customer's email address as indicated in the policy application form after 3 months from the policy issue date. There will be no replacement or reimbursement should the Gift be lost, stolen, damaged or expired.

6. Usage of the Gift is subject to terms and conditions imposed by the merchant of the eCapitaVouchers at https://www.capitaland.com/sg/en/shop/malls/rewards/capitavoucher/termsandconditions.html.

7. Your entitlement to Premium Discount is awarded on a **per policy basis**.

8. Premium Discount is applicable upon renewal of the policy.

9. Premium Discount and Gift is not transferrable or exchangeable for cash, credit or any other goods and services.

10. The Organisers reserve the right to replace the Premium Discount and/or the Gift with item(s) of similar or other value without prior notice.

11. Premium Discount will cease immediately when you apply to change the sum insured or premium amount under the policy of Qualifying Product after the policy issue date.

12. If you cancel the policy of a Qualifying Product within the 14 days' free-look period or if the policy lapsed or is surrendered within 3 months from the policy issue date, the Organisers reserve the right to recover the amount equivalent to the Premium Discount awarded to you in any manner at their sole and absolute discretion and your entitlement to the Gift will be forfeited.

13. The Organisers are 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 Premium Discount and the Gift or this Campaign.

14. You consent under the Personal Data Protection Act 2012 of Singapore to the collection, use, disclosure of your personal data by/to the Organisers and such other third party as the Organisers may reasonably consider necessary for the purpose of this Campaign. You agree to be bound by the Organisers' respective privacy policies, copies of which can be found on https://www.manulife.com.sg/personal-data-protection.html; https://www.dbs.com/privacy.

15. You agree to indemnify the Organisers, their 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 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 the Organisers or any claim made by you.

16. By taking part in this Campaign, you agree that all decisions made by the Organisers in connection with this Campaign (including the interpretation and application of these Campaign Terms) shall be final and binding on you. No appeals or correspondences 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 listed in the table above, these Campaign Terms will prevail.

17. All applications for the Qualifying Product under this Campaign are subject to such policy terms and conditions as Manulife may impose.

18. The Organisers may exclude any person from participating in this Campaign, without providing any reason and without prior notice, at their sole and absolute discretion.

19. The Organisers may amend, add, withdraw, supplement, terminate, cancel or suspend this Campaign; or vary these Campaign Terms at any time without prior notice or reason or liability, at their sole and absolute discretion.

20. 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, or beyond the control of the Organisers.

21. 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 Campaign Terms.

22. 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 these Campaign Terms.

23. These Campaign Terms are governed by and construed in accordance with the laws of Singapore. You agree to submit to the exclusive jurisdiction of the courts of Singapore.

24. This Campaign cannot be used in conjunction with other promotions or campaigns carried out by the Organisers, unless otherwise permitted by the Organisers in their sole and absolute discretion.

25. All information is correct as at 21 February 2023.