

**First Insurance eCriticalCare Q1 2022 Campaign
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 Gift as set out in the table below during the Campaign Period if the customer’s application for purchase of a new qualifying product (“**Qualifying Product**”) satisfies the following conditions:
 - i) The Qualifying Product must meet the Qualifying Criteria as set out in the table below.
 - ii) The **application must be submitted between 3 January 2022 and 28 February 2022 (0000hrs – 2359hrs)**;
 - iii) The policy must be issued by Manulife (Singapore) Pte. Ltd. (“**Manulife**”) by **14 March 2022** (date inclusive),

(ii and iii collectively, the “**Campaign Period**”).

A customer who satisfies the below conditions is a “**Qualifying Customer**”.

Qualifying Criteria			Gift
Qualifying Product(s)	Payment Frequency	Premium Term	
eCriticalCare	Monthly or Annual	All premium terms	A pair of Complimentary Manulife Sky Nets - Bouncing Tickets

3. Premiums of the Qualifying Product must be paid through the following payment mode:
 - a. Initial premium – Direct Debit
 - b. Subsequent premium - GIRO
4. Gift is issued on a **per policy** basis.
5. The Complimentary Manulife Sky Nets - Bouncing Tickets will be sent in the form of a redemption email to the Qualifying Customer’s electronic mailing address as indicated in the policy application within twelve (12) weeks after issuance of the policy, which will be deemed delivered and received. There will not be any replacement of the redemption email.
6. The Gift cannot be re-used once expended and there will be no replacement or reimbursement should any/all of the e-vouchers be lost, stolen, damaged or expired.
7. In utilising the Manulife Sky Nets - Bouncing Tickets, users are deemed to have read, accepted and agreed to be bound by [Jewel Changi Airport Attractions T&Cs](#).
8. Gift is not transferrable or exchangeable for credit or any other goods and services.
9. The Organisers reserve the right to replace the Gift with item(s) of similar or other value without prior notice.
10. 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 Gift in any manner at its sole discretion.
11. The Organisers are not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Gift.
12. 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>.

13. 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.
14. By taking part in this Campaign, you accept that all decisions made by the Organisers in connection with this Campaign (including the interpretation of these 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.
15. All applications for this Campaign are subject to such policy terms and conditions as the Organisers may impose.
16. 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.
17. 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 these Campaign Terms at any time without notice or reason or liability.
18. 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.
19. 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.
20. 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.
21. A person who does not participate in this Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these Campaign Terms.
22. These Campaign Terms will be governed by and construed in accordance to the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
23. 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.
24. Any ongoing promotions or campaigns carried out by the Organisers for the Qualifying Products will be governed by their respective promotion or campaign terms and conditions.
25. All information is correct as at 3 January 2022.

**First Insurance eCriticalCare Q1 2022 Digital Campaign
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 (“First Insurance eCriticalCare Q1 2022 Digital Campaign”) if the customer’s application for purchase of a new qualifying product (“Qualifying Product”) satisfy the following conditions (“Qualifying Customer”):
 - iv) The Qualifying Product must meet the Qualifying Criteria as set out in the table below.
 - v) The **application must be submitted between 3 January 2022 and 28 February 2022** (both dates inclusive);
 - vi) The policy must be issued by Manulife (Singapore) Pte. Ltd. (“Manulife”) by **14 March 2022** (date inclusive),

(ii and iii collectively, the “Campaign Period”).

Qualifying Criteria						Premium Discount	Campaign Code
Qualifying Product(s)	Payment Frequency	Premium Term	Policy Term	Sum Assured	Entry Age (Both inclusive)		
eCriticalCare	Monthly or Annual	All premium terms	10 years	\$50,000	18 - 30	30% perpetual Premium Discount	30FIRST

3. Premiums of the Qualifying Product must be paid through the following payment mode:
 - a. Initial premium – Direct Debit
 - b. Subsequent premium - GIRO
4. Premium Discount is given on a **per policy basis**.
5. Premium Discount is not transferrable or exchangeable for cash, credit or any other goods and services.
6. The Organisers reserves the right to replace the Premium Discount with item(s) of similar or other value without prior notice.
7. 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 (both basic plan and/or riders, if any) after issuance.
 - a. Change in sum assured or premium
 - b. Policy reinstatement

If the following change(s) is/are made to the Qualifying Product after issuance, the premium discount will cease from the next premium billing following the change(s) made.
8. 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 or Promotion in any manner at its sole discretion.
9. The Organisers are not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Premium Discount or Promotion.
10. 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>.

11. 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.
12. 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.
13. All applications for this Campaign are subject to such policy terms and conditions as the Organisers may impose.
14. 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.
15. 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.
16. 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.
17. 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.
18. 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.
19. A person who does not participate in the Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these Campaign Terms.
20. The Campaign Terms will be governed by and construed in accordance to the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
21. 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.
22. All information is correct as at 3 January 2021.