

DBS SRS Single Premium Endowment Promotion (“Promotion”)

1. The Promotion is jointly organized by DBS Bank Ltd (“DBS”) and Manulife (Singapore) Pte. Ltd. (“Manulife”) (collectively, the “Organisers”).
2. To be a “Qualifying Customer”:
 - a) Your application for the qualifying products must be signed between **1 October 2018 and 31 December 2018 (both dates inclusive)**;
 - b) Qualifying Products must be issued by Manulife **by 31 January 2019**;
 - c) **Payment must be made using SRS only.**

The Promotion is based on limited offer within the stipulated period. The Gift is set out below:

Qualifying Products	Single Premium (SRS only)	Gift
RetireReady Plus – Single Premium ReadyBuilder – Single Premium	Minimum \$10,000 and above	\$100 Cash Reward

3. The Organisers reserve the right to amend, add, withdraw or supplement any of the Qualifying Products in the Promotion at its sole discretion at any time without notice or liability.
4. All applications for the Qualifying Products are subjected to such policy terms and conditions as Manulife may impose.
5. Under this Promotion, a Qualifying Customer is only entitled to **one (1) Gift** per policy. The Gift is not transferable and is not exchangeable for cash, credit or any other item in part or in whole and is not replaceable, if expired, lost or stolen. The Organisers reserve the right to replace the Gift with items of similar or other value at its absolute discretion, at any time without prior notice.
6. The Organisers make no representation or warranty whatsoever as to the quality or fitness or any other implied terms or conditions with respect to the Gift. Any dispute about the Gift must be resolved directly with the manufacturer of the Gift. The Organisers are not liable for any injury, claim, loss or damage whatsoever arising in connection with the Gift.
7. The Gift will be credited to the Qualifying Customer’s DBS/POSB current or savings account within 8 weeks after the issuance of the policy.
8. The Organisers reserves the right to recover the cost of the Gift from the Customer if the policies purchased by the Customer lapses/surrenders within 12 months from the issuance of the relevant policy.

9. You consent under the Personal Data Protection Act (No. 26 of 2012) (“Act”) 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 the Promotion and you confirm that you agree to be bound by the terms of the DBS Privacy Policy and Manulife Privacy Policy, copy of which can be found on www.dbs.com/privacy and www.manulife.com.sg/hy_privacy_policy.aspx respectively.

10. The Organisers’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

11. The Organisers may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

12. This promotion cannot be used in conjunction with other promotions or campaigns carried out by Manulife or DBS, unless otherwise permitted by Manulife or DBS in its sole and absolute discretion.

13. All information is correct as at 1 October 2018.