

**Q3 2021 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**”) and/or a 2-year MHC Health Membership Programme (“**Promotion**”) as set out in the table below during the Campaign Period (“**Q3 2021 Digital Campaign**”) if the customer’s application for purchase of a new qualifying product (“**Qualifying Product**”) satisfy 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 1 August 2021 to 25 October 2021** (both dates inclusive);
 - iii) The policy must be issued by Manulife (Singapore) Pte. Ltd. (“**Manulife**”) by **9 November 2021** (date inclusive),

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

Qualifying Criteria			Premium Discount/ Promotion	Campaign Code
Qualifying Product(s)	Payment Frequency	Premium Term		
CancerCare	Monthly only	5 years	25% first year Premium Discount	25CC
eCriticalCare	Monthly or Annual	All premium terms	30% first year Premium Discount and 2-year MHC Health Membership Programme	30ECCMHC

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** and only on the first year premium.
5. Premium Discount and/or Promotion are/is not transferrable or exchangeable for cash, credit or any other goods and services.
6. Please note that the Promotion is subject to MHC Medical Network Pte. Ltd.’s terms and conditions. For more information, you may refer to the Terms and Conditions of MHC Health Membership Programme.
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 (both basic plan and/or riders, if any) within 12 months from issuance.
 - a. Change in sum assured or premium
 - b. Change in payment frequency (not applicable to CancerCare)
 - c. Policy reinstatement

If the following change(s) is/are made to the Qualifying Product within 12 months from 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 or Promotion 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 or Promotion.
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 (Cap. 53B Singapore Statutes) to enforce any of these Campaign Terms.
21. 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.
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 1 August 2021.

Terms and Conditions of MHC Health Membership Programme (“Promotion”)

1. This Promotion is jointly organised by DBS Bank Ltd (“**DBS**”), MHC Medical Network Pte Ltd (“**MHC**”) and Manulife (Singapore) Pte. Ltd. (“**Manulife**”) (collectively, the “**Organisers**”).
2. By participating in the Promotion, you confirm that you have read, understood and agreed to be legally bound by these terms and conditions.
3. You consent to the Organisers’ collection, use and disclosure of your personal data by/to third parties for the purpose of the Promotion. You agree to the terms of the DBS Privacy Policy, Manulife Privacy Policy and MHC Privacy Policy, which can be found at <http://www.dbs.com/privacy>, <https://www.manulife.com.sg/personal-data-protection.html> and <https://www.mhcasia.com/managedcare/privacy-policy/> respectively.
4. To be eligible for the Promotion:
 - a. you must purchase a new eCriticalCare (“**Policy**”) via DBS/ POSB website from 1 August 2021 to 25 October 2021 (both dates inclusive) (“**Promotion Period**”); and
 - b. The Policy must be issued by Manulife by 9 November 2021 (date inclusive).
5. The Policy is underwritten by Manulife and distributed by DBS.
6. An applicant of the Policy (“**Applicant**”) who meets the criteria in Clause 4 above is entitled to receive a 2-year MHC Health Membership (“**Membership**”).
7. The Applicant is eligible to receive only 1 Membership regardless of the number of Policies applied during the Promotion Period, or number of insured persons in a Policy.
8. The Membership allows the Applicant to enjoy the following privileges:

Member rates with MHC Health Membership (Payment must be made with a DBS/POSB Credit/ Debit Card)

Health screening	<ul style="list-style-type: none">• Complimentary Basic Health Screening at MHC Amara Medical Centre (only applicable for the first 2,000 customers)
Physical consultation	<ul style="list-style-type: none">• S\$13 (S\$13.91 including GST) General Practitioner medical consultation across 600 MHC clinics islandwide
Specialist consultation	<ul style="list-style-type: none">• S\$120 (S\$128.40 including GST) first Specialist consultation and S\$80 (S\$85.60 including GST) follow up consultation across 400 MHC specialists islandwide
Teleconsultation	<ul style="list-style-type: none">• S\$18 (S\$19.26 including GST) teleconsultations (including delivery) via MHC BetterHealth app
Flu Vaccination	<ul style="list-style-type: none">• S\$30 (S\$32.10 including GST) 4-strain flu vaccinations at MHC Amara Medical Centre

Please note that all prices above are not inclusive of medication, procedures, investigations, and any after-hours/weekend surcharges. For delivery of medication, MHC reserves the right not to deliver medication to certain remote/secured areas, and a S\$10 (S\$10.70 including GST) surcharge is applicable for deliveries to Sentosa.

9. The Applicant will receive an email from Manulife containing instructions and a link to register for the Membership.

10. The Membership is not transferable for cash, credit or any other goods and services.
11. The Promotion is not applicable to any other promotions for the Policy.
12. The Organisers will have the final decision on all matters regarding the Promotion. No correspondence or appeals will be entertained.
13. The Organisers reserve the sole and absolute right to disqualify any Applicant who have engaged in fraudulent conduct.
14. The Organisers reserve the sole and absolute right to withdraw, amend and/or alter the terms and conditions of the Promotion at any time without giving prior notice to the Applicants.
15. The Organisers shall not be liable for any (i) claims or loss of any nature by the Applicants or third parties; and/or (ii) punitive, direct, indirect, special, incidental, consequential or other forms of damages, arising from or in connection with the Promotion.
16. The Organisers shall not be responsible or liable for any claims of loss or damage to property, personal injury and/or loss of life resulting from or related to the Promotion.
17. The Organisers will not bear responsibility for any event that may prevent the Applicants from participating in the Promotion as a result of certain technical restrictions or other limitations, specific or force majeure, which include but not limited to regulatory events, government directive, government intervention and acts of God etc.
18. The Organisers retain the right to withdraw the promotional benefits due to policy changes and/or regulatory restrictions.
19. DBS and Manulife are not agents of any of these participating clinics, and make no representation as to the quality, fitness for purpose and any other aspect of the service provided. All feedback should be directed to MHC, whose terms and conditions will apply. The Membership rates are only valid for payment made with DBS/POSB Credit/Debit Cards.
20. DBS and Manulife shall not be responsible or liable for the services provided by MHC under this Promotion, including (i) any content displayed on MHC's website or platform and (ii) any changes made to the Membership.
21. You agree to DBS Cards Terms and Conditions, which can be found at:
https://www.dbs.com.sg/personal/cards/cards-terms-conditions.page#cards_tnc.

Promotion FAQs for MHC Health Membership Programme

Q: How will I receive my 2-year MHC Health Membership Programme after I apply for eCriticalCare?

After submitting your eCriticalCare application, you will receive your eCriticalCare e-Contract instantly and Manulife will send you an email within the same day in which your policy is issued.

Simply follow the instructions and click on the redemption link in the email to redeem your 2-year MHC Health membership. Complete the online MHC enrolment form to commence your 2-year membership. MHC will send you instructions to access your eCard and health services upon successful enrollment.

Q: If I buy multiple eCriticalCare policies during the Promotion Period, am I entitled to receive multiple 2-year MHC Health membership?

No, each applicant is only entitled to receive one 2-year MHC Health membership during the Promotion Period.

Q: Can I transfer my 2-year MHC Health membership to another family member?

No, the 2-year MHC Health membership is non-transferrable.

Q: Are there additional charges for the membership after the 2-year MHC Health membership?

No, the 2-year MHC Health membership is only valid for 2 years and will end 2 years after membership is issued.

Q: When is the last date to register for the MHC Health membership?

You can register by 30 November 2021.

Q: How do I enjoy the member consultation rates listed?

- **Teleconsultation:** Tap on the icons below to download the MHC BetterHealth app and login with your membership credentials from MHC. Schedule an appointment and make payment with your DBS/POSB Credit/Debit card.



- **Consultation at participating MHC clinics and specialists:** Present the MHC member eCard at the participating MHC panel clinics and make payment with your DBS/POSB Credit/Debit card on the MHC BetterHealth app.

Q: What does the Basic Health Screening consists of?

- The Basic Health Screening consists of:
 - Obesity/BP
 - Cholesterol
 - Diabetes

Q: What if I have more questions about the MHC Health Membership?

You may contact MHC at myhealth@mhcasigroup.com.