

**1 November 2023 – 30 November 2023 Digital Campaign for selected DBS customers – ProtectFirst Plan  
 (“Exclusive Campaign”)  
 Terms and Conditions (“Exclusive Campaign Terms”)**

1. This Exclusive Campaign is jointly organised by DBS Bank Ltd (“**DBS**”) and Manulife (Singapore) Pte. Ltd. (“**Manulife**”) (collectively, the “**Organisers**”).
2. A customer is entitled to either: (a) the discount on premium (“**Premium Discount**”); or (b) the 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 Exclusive Campaign Terms (“**you**”, “**your**”, or “**Qualifying Customer**”):
  - i) you are Currently serving Full-time with Singapore Armed Forces, Singapore Civil Defence Force or Singapore Police Force;
  - ii) your application(s) for new qualifying product(s) (“**Qualifying Product**”) must meet all the qualifying criteria as set out in the table below (“**Qualifying Criteria**”);
  - iii) you submitted your application(s) for Qualifying Product through DBS between **1 November 2023** and **30 November 2023** (both dates inclusive);
  - iv) each policy of the Qualifying Product must be issued by Manulife by **14 December 2023** (date inclusive); and
  - v) you are the policy owner of the Qualifying Product.

Qualifying Criteria			Premium Discount	Gift	Campaign Code
Qualifying Product	Premium Payment Frequency	Premium Amount			
ProtectFirst	Monthly or Annual	Below S\$10 per month (Below S\$116.40 per year)	30% discount on first year premium(s) paid	-	DBSXNSF
		At least S\$10 per month (At least S\$116.40 per year)		Additional S\$30 Grab Transport Voucher	

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. If you are a Qualifying Customer who is entitled to a Gift, 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 three (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 Grab Transport Voucher at **Appendix A**.
7. Your entitlement to Premium Discount is awarded on a **per policy basis**.
8. Premium Discount and Gift are not transferrable or exchangeable for cash, credit or any other goods and services.
9. The Organisers reserve the right to replace the Premium Discount and/or Gift with item(s) of similar or other value without prior notice.

10. Premium Discount will cease immediately when you apply any of the following change(s) to the policy of Qualifying Product after the policy issue date:
  - (a) change in sum insured or premium amount;
  - (b) change in premium payment frequency; or
  - (c) policy reinstatement
11. If you cancel the policy of a Qualifying Product within the fourteen (14) days' free-look period or if the policy lapsed or is surrendered within three (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 its sole and absolute discretion and your entitlement to the Gift will be forfeited.
12. 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, Gift or this Exclusive Campaign.
13. 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 Exclusive 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>.
14. 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 Exclusive Campaign Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Exclusive Campaign Terms or otherwise in writing by the Organisers or any claim made by you.
15. By taking part in this Exclusive Campaign, you agree that all decisions made by the Organisers in connection with this Exclusive Campaign (including the interpretation and application of these Exclusive Campaign Terms) shall be final and binding on you. No appeals or correspondences will be entertained. In the event of any inconsistency between these Exclusive Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Product listed in the table above, these Exclusive Campaign Terms will prevail.
16. All applications for the Qualifying Product under this Exclusive Campaign are subject to such policy terms and conditions as Manulife may impose.
17. The Organisers may exclude any person from participating in this Exclusive Campaign, without providing any reason and without prior notice, at their sole and absolute discretion.
18. The Organisers may amend, add, withdraw, supplement, terminate, cancel or suspend this Exclusive Campaign; or vary these Exclusive Campaign Terms at any time without prior notice or reason or liability, at their sole and absolute discretion.
19. The Organisers shall be excused from performance under this Exclusive 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.
20. The invalidity, unlawfulness or unenforceability of any provision in these Exclusive Campaign Terms in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining Exclusive Campaign Terms.
21. A person who does not participate in this Exclusive Campaign has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of these Exclusive Campaign Terms.
22. These Exclusive 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.

23. This Exclusive 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. All information is correct as at 1 November 2023.

## Appendix A

### Grab Transport Voucher Terms and Conditions

- To use your e-voucher, kindly follow the steps below:
  - Copy and paste the link to your web browser
  - An active and valid Grab account is required to redeem the GrabGifts e-voucher. If app is not available, User will be prompted to download the Grab App from Google Play Store or iTunes App Store
  - After claiming the GrabGifts e-voucher on the Grab app, the GrabGifts e-voucher will be added under the "My Rewards" section. To utilise the GrabGifts e-voucher, go under "My Rewards" and select the e-voucher at the time of booking
- Valid for one-time use on a Transport ride in Singapore only.
- Valid on JustGrab, GrabCar, GrabCoach, GrabFamily, GrabPet and Standard Taxi only. Not applicable on GrabHitch, GrabFood, GrabMart and GrabExpress.
- GrabGifts e-voucher cannot be applied on the Platform Fee.
- GrabGifts e-voucher cannot be stacked, clubbed or combined for use in a single transaction.
- Promo code cannot be used in conjunction with other discounts and promotions.
- GrabGifts e-voucher must be redeemed within the stipulated period. No extension of validity allowed.
- GrabGifts e-voucher is non-transferable, non-refundable and non-exchangeable for cash/credit-in-kind. Any unconsumed value shall be forfeited.
- Grab reserves the right to vary and amend these terms and conditions at any time without prior notice.
- If your GrabGifts e-voucher has an error, please visit help centre in Grab app to report the issue.
- There will be strictly no refunds or replacement provided by Rewardz Ptd Ltd and its participating merchants once the e-voucher has been issued to the user.
- This e-voucher is non-transferable, non-refundable and non-exchangeable for cash/credit-in-kind. No extension of validity allowed.
- Offer cannot be used in conjunction with other promotions, discounts, coupons or privileges.
- Rewardz Ptd Ltd and its participating merchants are not responsible if an e-voucher is lost, stolen, destroyed or used without permission once issued to the user.
- Rewardz Pte Ltd and its participating merchants shall not be responsible for any issue that arises in connection with the redemption and/or use of this e-voucher and shall not be responsible or held liable for any loss, injury, damage or harm suffered or incurred by or in connection with the redemption or use of the e-voucher by any person
- Rewardz Pte Ltd and its participating merchants reserve the right at any time without prior notice to add, alter, modify, all or any of these terms and conditions.