

Terms & Conditions of April 2020 CancerCare Customer Campaign ("Promotion")

1. The Promotion is jointly organised by DBS Bank Ltd ("**DBS**") and Manulife (Singapore) Pte. Ltd. ("**Manulife**") (collectively, the "**Organisers**").
2. Customers are entitled to a discount on the premium ("**Premium Discount**") during the period of the Promotion if their application for purchase of a new qualifying product as set out in Table A below satisfies the following conditions ("**Qualifying Product**"):
 - i) Meets the qualifying criteria as set out in Table A below ("**Qualifying Criteria**"); and
 - ii) The application must be submitted between **22 April 2020 to 15 November 2020 (both dates inclusive)** and subsequently issued by Manulife.

A customer who satisfies the above conditions during the Promotion is a qualifying customer ("**Qualifying Customer**").

Table A

Qualifying Criteria			Premium Discount	Campaign Code
Qualifying Product	Mode of Payment	Premium Term		
CancerCare	Monthly only	5 years	35% premium discount per month for the first 12 months	CC35PERCENT2

3. Premiums for the Qualifying Product must be paid only through direct debit - the initial premium and subsequent premium payments must be made via GIRO.
4. The Premium Discount is given on a **per policy basis** and on the first year premium only.
5. The Premium Discount is not transferrable or exchangeable for cash, credit or any other goods and services.
6. The Organisers reserve the right to replace the Premium Discount with items of similar or other value without prior notice.
7. If a Qualifying Customer cancels the Qualifying Product within the 14 days' free-look period or if any of the policies lapses or is surrendered within 12 months from issuance, Manulife reserves the right to retain/recover the amount equivalent to the Premium Discount.
8. The Organisers is not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Premium Discount.
9. If a policy lapses and a Qualifying Customer reinstates the policy, the Premium Discount will no longer apply.
10. By taking part in this Promotion, you accept that all decisions made by Manulife in connection with this Promotion (including the interpretation of Terms of this Promotion) shall be final and binding on all participants. No appeals will be entertained. In the event of any inconsistency between these Terms and any brochure, marketing or promotional material relating to this Promotion, the Terms for this Promotion shall prevail.
11. All applications for this Promotion are subject to underwriting and such policy terms and conditions as Manulife may impose.

12. Manulife shall have the sole and absolute discretion to exclude any person from participating in this Promotion, without providing any reason and without prior notice.
13. The Organisers reserve the right to amend, add, withdraw or supplement the Qualifying Products in the Promotion at its sole discretion at any time without notice or liability.
14. The Organisers may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
15. The Organisers shall be excused from any performance under this Promotion 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.
16. Nothing in the Terms of this Promotion is intended to constitute, create, give effect to, or otherwise recognise a joint venture, partnership or relationship of principal and agent of any kind.
17. You agree to indemnify the Organisers and hold them harmless against all losses, claims, demands, expenses and other liabilities (including legal fees) suffered or incurred by the Organisers as a result of any breach of these Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Terms or otherwise in writing by the Organisers or any claim made by you.
18. 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 Promotion and you confirm that you agree to be bound by the terms of Manulife privacy policy, a copy of which can be found on <http://www.manulife.com.sg/personal-data-protection.html>.
19. In the event that you provide DBS with the personal data of any third party, you hereby (1) agree on behalf of that third party to be bound by the DBS Privacy Policy; and (2) consent on behalf of that third party, to DBS' collection, use, disclosure and processing of his/her personal data in accordance with DBS Privacy Policy. You warrant that you have obtained the said third party's prior consent to such collection, use, disclosure and processing of his/her personal data by DBS and that the personal data that you provide to DBS is true, accurate and complete.
20. The invalidity, unlawfulness or unenforceability of any provision in these 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 the Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B Singapore Statutes) to enforce any of these Terms.
22. The Terms of this Promotion will be governed by and construed in accordance to the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
23. This Promotion cannot be used in conjunction with other promotions or campaigns carried out by Manulife, unless otherwise permitted by Manulife in its sole and absolute discretion.
24. All information is correct as at 13 August 2020.