

**6 Months ProtectFirst Plan – Complimentary (“Campaign”)  
Terms and Conditions (“Campaign Terms”)**

1. This Campaign is jointly organised by DBS Bank Ltd (“**DBS**”) and Manulife (Singapore) Pte. Ltd. (“**Manulife**”) (collectively, the “**Organisers**”) to be offered exclusively to selected DBS customers.
2. A customer is entitled to a complimentary coverage (“**Complimentary Coverage**”) as set out in the table below, if the customer meets all the eligibility requirements set out under clause 2(i) to (iv), and these Campaign Terms (“**you**”, “**your**”, or “**Qualifying Customer**”):
  - i) You submitted your application(s) for Complimentary Coverage through DBS between **1 February 2024** and **30 June 2024** (both dates inclusive) using the Campaign Code provided;
  - ii) Complimentary Coverage must be issued by Manulife by **15 July 2024** (date inclusive); and
  - iii) You are the policy owner of the Complimentary Coverage; and
  - iv) You **have not** previously enjoyed coverage under a Complimentary ProtectFirst plan (regardless of whether or not your policy was terminated at the end of the six (6) months complimentary period, or you continued to pay regular premiums after the complimentary period, so long as you previously enjoyed a Complimentary ProtectFirst plan, you are not eligible to participate in this Campaign and will not be entitled to the Complimentary Coverage.

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

Complimentary Coverage		Eligibility	Campaign Code
Product	Premium Amount		
6 months coverage with ProtectFirst	Complimentary	Customers who meet the criteria indicated in clause 2	PROTECTME

3. While ProtectFirst is a five (5) year renewable insurance policy, under this Campaign, you will be insured for a period of six (6) months only. At the end of six (6) months, ProtectFirst policy will automatically be terminated.
4. Each customer is only entitled to one (1) Complimentary Coverage for this Campaign.
5. Complimentary Coverage is not transferrable or exchangeable for cash, credit or any other goods and services.
6. The Organisers reserve the right to replace the Complimentary Coverage with item(s) of similar or other value without prior notice.
7. The Organisers are not liable for any direct and indirect losses, claims, demands, expenses and/or liabilities, whatsoever in relation to the Complimentary Coverage or arising out of this Campaign.
8. 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 Campaign. You agree to be bound by the Organisers’ privacy policies, which can be found on <https://www.manulife.com.sg/personal-data-protection.html> and <https://www.dbs.com/privacy>.
9. You agree to indemnify the Organisers, their respective directors, employees, 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 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 the Organisers or any claim made by you.

10. By taking part in this Campaign, you agree that all decisions made by the Organisers in connection with this Campaign (including the interpretation and application of these Campaign Terms) shall be final and binding on you. No appeals or correspondences will be entertained. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or promotional material relating to the Product or Complimentary Coverage listed in the table above, these Campaign Terms will prevail.
11. All applications for the Complimentary Coverage are subject to such policy terms and conditions as Manulife may impose.
12. The Organisers have the sole and absolute discretion to exclude any person from participating in this Campaign, without providing any reason and without prior notice.
13. The Organisers reserve the sole and absolute discretion to suspend, defer or terminate this Campaign; or vary these Campaign Terms at any time without notice or liability to you.
14. 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, or beyond the control of the Organisers.
15. The invalidity, unlawfulness or unenforceability of any provision in these Campaign Terms in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining Campaign Terms.
16. A person who does not participate in this Campaign has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of these Campaign Terms.
17. These 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.
18. 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.
19. All information is correct as at 1 February 2024.