

DBS Retirement 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 a new qualifying product, a list of which is set up in the Table A below, must be signed between **24 October 2016 and 31 December 2016(both date inclusive)**; and
 - b) your Qualifying Product must be issued by Manulife **by 31 January 2017**.

Table A

Qualifying Product	Gift
RetireReady – Regular Premium Manulife SmartRetire ManuRetire	\$200 CapitaMall Vouchers

3. The Promotion is limited to the first 1000 Qualifying Customers.
4. 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.
5. All applications for the Qualifying Products are subjected to such policy terms and conditions as Manulife may impose.
6. 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.
7. 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.
8. Manulife will only issue the redemption letter to the owner of the policy (upon receiving the Letter of Undertaking and the proposal form), or any person authorised by owner of the policy (in a form and content acceptable to the Organisers). The redemption letter will be mailed to the designated mailing address as stated in proposal form one (1) month after the policy issuance (the “Date of issuance”). The Organisers are not obliged to replace any redemption letter expired, lost or not received. Proof of postage of letter will be deemed as the proof of delivery and receipt.

9. The original redemption letter must be presented at the designated redemption location within one (1) month from the date of the redemption letter in order to receive the Gift.
10. The Gift will be deemed to be unclaimed if it remained uncollected after one (1) month from the date of the redemption letter and you will be deemed to have relinquished your entitlement to the Gift.
11. 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.
12. 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.
13. When you have authorised a DBS representative ("Authorised Representative") to receive the Gift on your behalf, you hereby consent on behalf of the DBS Authorised Representative whose personal data you provide, 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 Authorised Representative'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.
14. The Organisers' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
15. The Organisers may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
16. 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.