MANULIFE DOUBLE BOOST REWARDS ("PROMOTION") TERMS AND CONDITIONS ("TERMS")

1. Promotion Overview

1.1 This Double Boost Rewards Promotion ("**Promotion**") is organised by Manulife (Singapore) Pte. Ltd. ("**Manulife**").

1.2 By participating in this Promotion, you are deemed to have accepted and agreed to be bound by these Promotion Terms and any other instructions, terms and conditions that Manulife may issue from time to time.

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2. Promotion Period

2.1 The Promotion will run from 1 September to 31 December 2026 (both dates inclusive) ("**Promotion Period**").

2.2 Manulife reserves the right to amend the Promotion Period at its sole discretion without prior notice.

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3. Eligibility

3.1 General Eligibility

3.1.1 This Promotion is open to individuals who:

(a) are residents of Singapore;

(b) are at least 18 years of age; and

(b) provide personal information that is true, accurate, and complete.

3.2 Prospects

3.2.1 Prospective customers ("**Prospects**") must complete the required actions stated in Clause 4.

3.2.2 A "Prospect" refers to an individual who:

(a) is not an existing Manulife policy owner at the time of participation and does not hold any existing or in-force Manulife policy;

(b) successfully completes the financial quiz and submits personal details that are true, accurate, and complete during the Promotional Period; and

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(c) has provided prior, explicit consent to be contacted by Manulife and/or its financial representatives for financial advisory, planning, and product-related purposes.

Manulife reserves the right to verify a participant's status as a Prospect and may disqualify any individual who does not meet the above criteria.

3.3 Existing Customers

3.3.1 To qualify as an Existing Customer ("**Existing Customer**"), a participant must:

(a) be the policyholder of least one (1) existing and in-force Manulife policy issued on or before 31 December 2025 ("**Existing Policy**"), and such policy must be held in the participant's personal capacity (not as a corporate entity);

(b) have the Existing Policy serviced by a financial representative from Manulife Financial Advisers Pte. Ltd. ("**MFA**") or Manulife Advisory Group ("**MAG**") on or before 31 December 2025;

(c) be a resident of Singapore; and

(d) complete a financial review with a financial representative from MFA or MAG during the Promotion Period.

3.3.2 If, at any time during the Promotion Period, the Existing Policy is terminated, lapses, is surrendered, or ceases to be serviced by a financial representative from MFA or MAG, Manulife reserves the right to revoke the participant's eligibility and any rewards or Lucky Draw chances awarded.

3.4 Exclusions

3.4.1 The following persons are not eligible to participate in this Promotion:

(a) employees, agents, or representatives of Manulife, MFA, or MAG; and

(b) any person who does not meet the eligibility criteria set out in these Terms or who is determined by Manulife to have breached these Terms; and

(c) any person who has not previously participated:

(i) in this Promotion;

(ii) in any other campaign conducted by Manulife in collaboration with CapitaStar Pte Ltd; or

(iii) in any Manulife campaign offering a similar participation reward within the past twelve (12) months.

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3.5 Eligibility Determination

3.5.1 Manulife reserves the right to verify the eligibility of any participant and to determine, in its sole discretion, whether a participant qualifies as a Prospect or an Existing Customer.

4. Promotion Mechanics

4.1 Quiz Reward

4.1.1 A **Participant** who successfully completes the quiz and submit their details in accordance with these Terms will receive one (1) S$5 eCapitaVoucher, limited to the first 8,000 eligible participants.

4.1.2 Rewards will be issued on a first-come-first-served basis, based on the time of successful completion as recorded in Manulife's systems.

4.1.3 The S$5 eCapitaVoucher will be issued within approximately (3) three months after successful verification, unless otherwise stated.

4.1.4 Submissions that are incomplete, invalid, or duplicated (including multiple submissions by the same participant) will not qualify for any reward.

4.2 Financial Review Reward

4.2.1 A Prospect or Existing Customer who also completes a financial review in accordance with these Terms will receive:

(a) one (1) S$20 eCapitaVoucher (limited to the first 4,000 eligible participants); and

(b) ten (10) Lucky Draw chances.

4.2.2 A financial review will be deemed complete only upon full completion and submission of the Financial Needs Analysis ("**FNA**") and successful recording in Manulife's systems, as determined by Manulife.

4.2.3 Scheduling, attendance without completion, or partial completion of the financial review will not qualify.

4.3 Early Bird Bonus (Prospects Only)

4.3.1 Prospects who fully complete a financial review in accordance with Clause 4.2 on or before 30 September 2026 will receive an additional ten (10) Lucky Draw chances ("Early Bird Bonus").

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4.3.2 Financial reviews that are not fully completed by 30 September 2026 will not qualify for the Early Bird Bonus.

4.4 Maximum Lucky Draw Chances

4.4.1 The number of Lucky Draw chances are subject to the maximum limits set out below:

Participant Type	Qualifying Action	Lucky Draw Chances	Maximum Total Chances
Prospect	Financial Review	10	Maximum 20
	Early Bird Bonus (Complete by 30 September 2026)	+10	
Existing Customer	Financial Review	10	Maximum 10

4.5 General Conditions

4.5.1 Each participant is entitled to receive each reward type only once, under this Promotion, regardless of the number of submissions, reviews, or attempts.

4.5.2 Rewards are available on a while-stocks-last basis and subject to availability.

4.5.3 Participants must provide a valid Singapore mobile number and email address for verification and reward fulfilment purposes.

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5. Lucky Draw Mechanics

5.1 The Promotion consists of:

(a) four (4) monthly Lucky Draws; and

(b) one (1) Grand Lucky Draw.

5.2 Lucky Draw chances will be awarded upon successful completion and verification of the applicable qualifying actions in accordance with these Terms.

5.3 Eligibility for each Lucky Draw will be determined based on the timing of successful completion and verification of qualifying actions, as recorded in Manulife's systems, as determined by Manulife.

5.4 Any unused Lucky Draw chances will automatically be carried forward to subsequent Lucky Draws within the Promotion Period,, subject to the Promotion Period and draw schedule.

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5.5 The allocation of Lucky Draw chances to the relevant draw (including any applicable cut-off dates) shall be determined by Manulife in its sole discretion, in accordance with its internal records.

5.6 All Lucky Draw chances awarded under this Promotion are subject to, and shall not exceed, the maximum limits set out in Clause 4.4.

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6. Lucky Draw Schedule and Prizes

Monthly Lucky Draw Schedule and Prizes

6.1 The Promotion shall consist of four (4) lucky draws held monthly ("**Monthly Lucky Draws**"), and one (1) lucky draw held at the end of the Promotion Period ("**Grand Lucky Draw**", and together with the Monthly Draws, the "**Lucky Draws**"). The date and time of each Lucky Draw is set out in the tables below.

Monthly Lucky Draws

Monthly Lucky Draw	Client Review Completion Date	Draw Dates & Time	Number of Winners	Prize per Winner
Draw 1	30 September 2026	15 October 2026, 3:30pm	15	S$100 eCapitaVoucher
Draw 2	31 October 2026	16 November 2026, 3:30pm	15	S$100 eCapitaVoucher
Draw 3	30 November 2026	15 December 2026, 3:30pm	15	S$100 eCapitaVoucher
Draw 4	31 December 2026	15 January 2027, 3:30pm	15	S$100 eCapitaVoucher
Total		**-**	**60 winners**	**S$6,000 total**

Grand Lucky Draw Prizes

Prize Tier	Grand Lucky Draw Date	Number of Winners	Prize per Winner
1st Prize	15 January 2027, 3:30pm	1	S$10,000
2nd Prize		1	S$5,000
3rd Prize		1	S$3,000
4th – 10th Prizes		7	S$500 each
Total	**-**	**10 winners**	**S$21,500 total**

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6.2 All eligible participants for the Monthly Lucky Draws will automatically be eligible for and included in the Grand Lucky Draw.

6.3 There will be fifteen (15) unique winners (each, a "**Winner**") picked for each Monthly Lucky Draw.

6.4 There will be ten (10) unique Winners picked for the Grand Lucky Draw. A Winner of a Monthly Lucky Draw may also be picked as a Winner for the Grand Lucky Draw.

6.5 Prizes may be awarded in the form of vouchers, cash, or such other form as determined by Manulife in its absolute discretion.

6.6 All prizes are non-transferable, non-exchangeable, and not redeemable for cash (where applicable).

6.7 Manulife reserves the right to substitute any prize with any other item.

6.8 A winner of a Monthly Lucky Draw will not be eligible to win subsequent Monthly Lucky Draws but will remain eligible for the Grand Lucky Draw.

6.9 All winners shall be responsible for any applicable taxes, duties, or expenses (if any) arising from or in connection with the acceptance and use of the prizes.

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7. Winner Selection and Notification

7.1 Winners will be selected at random through a computerized draw process.

7.2 The list of Winners of each Lucky Draw will be published on Manulife's website [https://www.manulife.com.sg/en/campaign/double-boost-promotion.html] within seven (07) days of their respective Lucky Draw Dates, for a period of two (02) months.

7.3 All Winners of a Lucky Draw will be notified by Manulife via their latest email, phone call and/or SMS messaging details provided to Manulife within seven (07) days of the relevant Lucky Draw Date.

7.4 All Winners may also be notified by their respective Financial Representatives within seven (07) days of the relevant Lucky Draw Date.

7.5 Each of the Lucky Draws will be held at Manulife's office at 8 Cross Street, Manulife Tower, Singapore, 048424 ("**Manulife's Office**"), at the above Lucky Draw Date and Lucky Draw Time set out under Clause 6 above (or at such other venue, date and / or time as Manulife may determine at its sole and absolute discretion). The Lucky Draws will be

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conducted by Manulife, the conduct of which will be supervised by an external auditor. The Winners of each Lucky Draw will be determined randomly by drawing from the pool of entries by means of a computerised system.

7.6 All Winners of a Lucky Draw are required to redeem their Prize within 30 days of the relevant Lucky Draw date ("**Collection Period**") from the Manulife's Office (or such other venue as Manulife may determine from time to time, at Manulife's discretion). A Prize may be redeemed from Mondays to Fridays (excluding public holidays), from 10am to 12pm and 2pm to 4pm.

7.7 Redemption of a Prize is subject to a Winner providing their NRIC or passport ("**Personal Identification**") for verification by Manulife's authorized representative(s) ("**Representative**") and the Winner's identification number on their Personal Identification must match with the Personal Identification ID of the selected Winner. Where a Winner fails to produce the required Personal Identification for verification by the Representative(s) within the Collection Period, the Winner shall be deemed to have forfeited their Prize (without any liability on Manulife or any other person), and the Prize shall be treated as an unclaimed Prize under Clause 7.8 below. 7.8 In the event that a Winner remains uncontactable by Manulife or their Financial Representative, does not collect their Prize from Manulife's Office or otherwise sign the Acknowledgement Letter within the Collection Period, Manulife reserves the right to, at its own discretion, deem the Winner to have forfeited their Prize (without any liability on Manulife or any other person), and the Prize shall be treated as an unclaimed Prize under Clause 28 below.

7.9 All Winners shall be solely responsible for all applicable taxes, duties, fees, charges and other related expenses arising in connection with the redemption and collection of their Prize(s). All Winners are also responsible in adhering to any and all other terms & conditions set out by any Prize vendor(s) appointed by Manulife.

7.10 Where any Prize is unclaimed by any Winner, forfeited by the Winner, or otherwise deemed forfeited in accordance with these Promotion Terms, Manulife reserves the right to deal with such forfeited Prize in its sole and absolute discretion, as it deems fit. No correspondence or claims will be entertained in the event of such forfeiture. A winner whose Prize has been forfeited shall not be entitled to any payment or compensation whatsoever from Manulife.

7.11 In the event that Manulife subsequently discovers that a Winner did not fulfil the Eligibility Conditions or was otherwise not entitled to participate in this Promotion, Manulife, at its own discretion, is entitled to demand the forfeit of the Prize, or otherwise is entitled reclaim the Prize (or the monetary value equivalent thereof) from the Winner.

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8. Prize Redemption

8.1 Winners must claim their prizes within thirty (30) days from the date of notification, unless otherwise stated.

8.2 Winners may be required to provide identification or such other information as reasonably requested by Manulife for verification purposes prior to prize redemption.

8.3 Prizes unclaimed within the specified period will be forfeited without compensation.

8.4 The use and redemption of prizes are subject to the terms and conditions of the respective vendors. Manulife makes no warranty or representation as to the quality. suitability, or fitness for purpose of any prizes and shall not be responsible for any acts, omissions, or disputes arising between participants and the relevant vendors.

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9. Reward Fulfilment

9.1 Rewards will be issued within approximately three (3) months after successful verification of the participant's eligibility and completion of the relevant qualifying actions, unless otherwise stated.

9.2 Manulife reserves the right to withhold, delay, or refuse the issuance of any reward in the event of suspected fraud, abuse, or non-compliance with these Terms.

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10. Disqualification and Revocation

10.1 Manulife reserves the right to disqualify any participant who:

(a) provides false, inaccurate, or incomplete information;

(b) submits duplicate or fraudulent entries; or

(c) breaches any provision of these Terms.

10.2 Manulife reserves the right to revoke or reclaim any rewards or Lucky Draw chances awarded to a participant if:

(a) the relevant qualifying action is cancelled, reversed, invalid, or subsequently determined not to have met the requirements of these Terms; or

(b) fraud, abuse, or improper conduct is detected or suspected.

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11. Personal Data and Marketing Consent

11.1 By participating in this Promotion, you consent under the Personal Data Protection Act 2012 of Singapore to the collection, use, retention and disclosure of their personal data by/to Manulife and such other third party as Manulife may reasonably consider necessary for the purposes of this Promotion and Manulife's business activities, including but not limited to contacting you for any requests in relation to product information (including the Qualifying Policy and / or the Existing Policy) and services distributed and/or introduced by Manulife through marketing activities, including but not limited to call(s), SMS(es), Social Media, email(s) etc., notwithstanding that you may be registered on the National Do Not Call Registry. You agree to be bound by Manulife's privacy policy which can be found on https://www.manulife.com.sg/personal-data-protection.html.

11.2 By participating in this Promotion, you agree and shall be deemed to have agreed to participate in any publicity, advertisement or media coverage as requested or required by Manulife, without compensation and in such manner as Manulife deems fit. Manulife reserves the right to video, photograph and/or record the Promotion, and publish your images and personal particulars for any purpose whatsoever without having to pay any fee or compensation to you.

11.3 Participants may withdraw from this Promotion by notifying Manulife. Upon such withdrawal, the participant will no longer be eligible for any rewards or Lucky Draw chances.

12. System Disclaimer

12.1 To the fullest extent permitted by law, Manulife shall not be responsible for any failure, delay, or error in the operation of any system platform, or network, which may affect participation in the Promotion or the allocation of rewards or Lucky Draw chances.

13. Liability and Indemnification

13.1 To the fullest extent permitted by law, Manulife shall not be liable for any loss, damage, or injury arising from or in connection with participation in the Promotion or the acceptance, use, or enjoyment of any prize.

13.2 You shall fully indemnify and hold Manulife harmless from and against any loss, damage, cost, liability or expense (including legal fees), whether direct or indirect, which

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Manulife incurs in respect of, in connection with and/or arising from your breach of these Promotion Terms.

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14. Promotion Integrity

14.1 Manulife reserves the right to suspend, vary, or terminate the Promotion at any time, at its absolute discretion.

14.2 Manulife shall not be liable for any delay or failure to perform its obligations under these Terms where such delay or failure is due to circumstances beyond its reasonable control, including but not limited to acts of God, government actions, system failures, technical issues, or other force majeure events.

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15. General

15.1 This Promotion is not valid in conjunction with any other promotions, campaigns, or offers, unless otherwise expressly stated.

15.2 Manulife reserves the right to amend these Terms at any time.

15.3 All decisions by Manulife in relation to the Promotion shall be final and binding and no correspondence, appeal or dispute will be entertained, subject to applicable laws and regulations.

15.4 These Terms shall be governed by and construed in accordance with the laws of Singapore.

15.5 In the event of any inconsistency between these Terms and any marketing or promotional materials, these Terms shall prevail.

15.6 A person who is not a participant in this Promotion shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any provision of these Terms.

15.7 The invalidity, unlawfulness or unenforceability of any provision in these Promotion Terms in any respect under applicable laws shall not affect the validity, legality or unenforceability of the remaining Promotion Terms.

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