

**1 July 2024 – 30 September 2024 Digital Campaign – CancerCare Plan (“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**”).
2. A customer is entitled to the discount on premium (“**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 Campaign Terms (“**you**”, or “**your**”):
 - i) your application(s) for new qualifying product (“**Qualifying Product**”) must meet all qualifying criteria as set out in the table below (“**Qualifying Criteria**”);
 - ii) you submitted your application(s) for Qualifying Product through DBS between **1 July 2024 and 30 September 2024** (both dates inclusive);
 - iii) each policy of the Qualifying Product must be issued by Manulife by **14 October 2024** (date inclusive); and
 - iv) you are the policy owner of the Qualifying Product.

Qualifying Criteria			Premium Discount	Gift	Campaign Code
Qualifying Product(s)	Premium Payment Frequency	Premium Term			
CancerCare	Monthly or Annual	5 years	25% perpetual discount on premiums paid	S\$30 eCapitaVoucher (Headstart Plan) S\$60 eCapitaVoucher (Essential Plan) S\$130 eCapitaVoucher (Advantage Plan)	25CCP2

3. Regular premiums of the Qualifying Product must be paid through the following payment modes:
 - i) initial premium – direct debit; and
 - ii) subsequent premium – GIRO.
4. Your entitlement to a Gift is on a **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 within five (5) 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 eCapitaVouchers at <https://www.capitastar.com/sg/en/capitavoucher/terms---conditions.html>.
7. Your entitlement to Premium Discount is awarded on a **per policy basis**.
8. Premium Discount is also applicable upon renewal of the policy of a Qualifying Product.
9. Premium Discount and Gift are not transferrable or exchangeable for cash, credit or any other goods and services.
10. The Premium Discount and Gift can be redeemed together with the CancerCare x [Sweeter Deals Promotion](#) (Terms and Conditions of which are set out below) and is not applicable with other privileges, promotions, rebates or vouchers applicable to the Policy.

11. The Organisers reserve the right to replace the Premium Discount and/or Gift with item(s) of similar or other value without prior notice.
12. 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:
 - i) change in sum insured or premium amount;
 - ii) change in premium payment frequency; or
 - iii) policy reinstatement.
13. 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 their sole and absolute discretion and your entitlement to the Gift will be forfeited.
14. 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 and the Gift, or this Campaign.
15. 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' respective privacy policies, copies of which can be found on <https://www.manulife.com.sg/personal-data-protection.html>; <https://www.dbs.com/privacy>.
16. 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 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.
17. 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 Qualifying Product listed in the table above, these Campaign Terms will prevail.
18. All applications for the Qualifying Product under this Campaign are subject to such policy terms and conditions as Manulife may impose.
19. The Organisers may exclude any person from participating in this Campaign, without providing any reason and without prior notice, at their sole and absolute discretion.
20. The Organisers may amend, add, withdraw, supplement, terminate, cancel or suspend this Campaign; or vary these Campaign Terms at any time without prior notice or reason or liability, at their sole and absolute discretion.
21. 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.
22. 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.
23. 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.
24. 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.
25. This Campaign cannot be used in conjunction with other promotions or campaigns carried out by the Organisers, unless otherwise permitted by the Organisers in their sole and absolute discretion.
26. All information is correct as at 1 July 2024.

**Terms & Conditions Relating to the CancerCare x Sweeter Deals Promotion
("CC x Sweeter Deals Promotion")**

1. The CC x Sweeter Deals Promotion is organised by DBS Bank Ltd ("**DBS**").
2. CancerCare ("**Qualifying Product**") is underwritten by Manulife and distributed by DBS.
3. A customer ("**Eligible Customer**") who has qualified for the [CancerCare Campaign](#) will be allocated with Lucky Draw Chance(s) ("**Draw Chance**") and a one-off reward ("**Reward**"), if applicable, on top of the prevailing Premium Discount and Gift, if the Eligible Customer can fully meet the following conditions, and these Campaign Terms ("**you**", or "**your**"):
 - i) is the applicant of the selected policy of the Qualifying Product;
 - ii) registers for Sweeter Deals via the Sweeter Deals Promotion website before or on the same day as buying a Policy;
 - iii) did not cancel any existing policy of the Qualifying Product between 1 June 2024 to 30 September 2024.
4. Eligible Customer who purchased an Essential or Advantage Plan will be entitled to a S\$20 eCapitaVoucher (the "**Reward**").
5. In addition, Eligible Customer will be allocated with the following Draw Chance:
 - i) one (1) Draw Chance for purchase of a policy of the Qualifying Product; and
 - ii) one (1) additional Draw Chance for every S\$100 in annualised premiums spent on a policy of the Qualifying Product purchased, after the prevailing Premium Discount. The annualised premiums refers to the total amount paid by the Eligible Customer in one (1) year. For Eligible Customer with monthly billing frequency, this is calculated by multiplying the monthly premium amount by 12.
6. There will be a total of five (5) prizes ("**Prize**") to be won in the Lucky Draw. The prizes are set out as follows:

Winners	Prizes
1 st Winner	S\$5,000 worth of Klook E-Gift Cards
2 nd Winner to 5 th Winner	S\$1,000 worth of Klook E-Gift Cards each

7. Winner will be randomly drawn by means of a computerised draw under the supervision of an external auditor on 29 November 2024 ("**Draw Date**") or on such other dates as DBS may determine at its sole and absolute discretion, at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982 or at such other venue as may be determined by DBS.
8. The Winner of the Lucky Draw will be notified within seven (7) calendar days from the Draw Date. The winner will be notified via registered electronic email and/or contact number with DBS. It is the responsibility of the Winners to provide DBS with their updated contact information.
9. DBS shall have the right to draw a Reserve Winner ("**Reserve Winner**") to replace the Winner drawn who is subsequently disqualified or unable to collect the Prize.
10. Each Winner is entitled to receive only one (1) Prize during the Lucky Draw.
11. In the event that a Prize should become unavailable, DBS reserves the right to substitute a prize which it may deem as being of equal value.
12. The Prize is non-exchangeable for cash and non-transferrable. The Reward is non-transferrable.
13. Winners' eligibility to participate in the Lucky Draw is subject to verification and in the event that a Winner is determined by DBS to be ineligible to participate in the Lucky Draw, DBS shall have the right to disqualify that Winner without notice and award his/her Prize to a Reserve Winner.
14. Winners who have been awarded a Prize shall not be entitled to any compensation, benefits, or substitution in any form whatsoever in lieu of the Prize and/or should any Prize be forfeited or reclaimed.

15. 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 Prize and/or Reward awarded to you in any manner at their sole and absolute discretion and your entitlement to the Prize and Reward will be forfeited.
16. DBS may change these terms and conditions, or suspend / terminate the CC x Sweeter Deals Promotion without giving notice.
17. DBS will have the final decision on all matters regarding the CC x Sweeter Deals Promotion.
18. Terms and conditions governing [DBS Marketplace Sweeter Deals Promotions](#) apply. A copy can be found [here](#).
19. DBS will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the CC x Sweeter Deals Promotion (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment), Prize and/or any notices, letters or correspondence lost, stolen, or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
20. By participating in the CC x Sweeter Deals Promotion, Eligible Customers agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
 - i) the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the CC x Sweeter Deals Promotion; and
 - ii) the participation in the CC x Sweeter Deals Promotion or any prize-related activities.
21. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the CC x Sweeter Deals Promotion or receive a Prize. DBS' decision on all matters relating to the CC x Sweeter Deals Promotion (including but not limited to the number of Lucky Draw Chances to be awarded to any customer, and the selection of Winners) shall be final. No correspondence or claims will be entertained.
22. DBS shall be excused from performance under this CC x Sweeter Deals 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, or beyond the control of DBS.
23. The invalidity, unlawfulness or unenforceability of any provision in these terms and conditions in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining terms and conditions.
24. A person who does not participate in this CC x Sweeter Deals Promotion has no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce any of these terms and conditions.
25. These terms and conditions 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.
26. All information is correct as at 1 July 2024.