

**TERMS & CONDITIONS**  
ManuMed App Treasure Hunt  
Stand a chance to win RM20 gift vouchers

1. This Contest is organised by Manulife Insurance Berhad (“MIB”). By participating in this Contest, you agree to be bound by these Terms and Conditions.
2. This Contest commences at 1200hours Malaysia time on 23 January 2020 and ends at 2359hours Malaysia time on 29 February 2020 (“Contest Period”).
3. This Contest to open to all policy owners who own a medical plan underwritten by MIB and whose mobile numbers are maintained in MIB’s records. Staff and agents of Manulife Holdings Berhad and its subsidiaries are not eligible to participate in the Contest.
4. To participate in this Contest, all eligible participants must register his/her participation in the Contest online. The link to the registration page is provided in the SMS sent by MIB.
5. Each participant is required to answer 6 questions as part of this Contest. The answer can be found by exploring the ManuMed App. The participant who answered all questions correctly will stand a chance of winning a gift voucher worth RM20. A total of 50 winners will be selected in a random drawing.
6. MIB may in its sole discretion disqualify any entry due to any reason deemed appropriate by MIB and shall not be liable for such disqualification or any loss resulting thereof.
7. An SMS will be sent to the potential winner’s registered mobile phone number within 30 days after the end of the Contest Period and he/she will be required to answer one (1) question by replying the said SMS with the correct answer within the deadline given in order to win the prize. The deadline to answer the question will be specified in the SMS. The potential winner will be disqualified if he/she gives an incorrect answer or does not reply within the given deadline.
8. The prize will be couriered out to the winner at the address recorded in MIB’s system within 21 days from the SMS notification date. MIB will not be held liable for the non-receipt of, or damage caused to the vouchers during the delivery process.
9. The prize is not exchangeable, non-transferable, not redeemable for cash and replaceable if stolen or lost. MIB is under no obligation to replace or pay to the winner the value of the vouchers if the vouchers are not utilised before its expiry date.
10. MIB retains the right to substitute or replace the vouchers with another gift of similar value without prior notice.
11. MIB may vary these Terms and Conditions, or withdraw, terminate, or suspend this Contest at any time without prior notice or liability to any party. In the event that changes are made to these Terms and Conditions, the revised Terms and Condition will be posted on [www.manulife.com.my/th](http://www.manulife.com.my/th). Please check those websites regularly to take notice of any changes.
12. MIB’s decision on all matters relating to this Contest is final and binding on all entrants. No correspondence or attempt to dispute the decision would be entertained.
13. By entering this Contest, each participant and winner consents to the collection, use and disclosure to third party service providers by MIB, of any personal data provided by the entrant to MIB in conjunction with this Contest, for such purposes as MIB deems reasonably necessary for the administration and management of this Contest.

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