

TERMS & CONDITIONS

Update your email address and stand a chance to win a RM20 shopping voucher

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 1 November 2019 and ends at 2359hours Malaysia time on 31 December 2019 (“Contest Period”).
3. To participate in this Contest, a policy owner of MIB is required to reply the SMS invitation from MIB as per the instructions in the SMS invitation during the Contest Period. Policy owners shall be responsible for any standard SMS levied by their respective telco company for each reply to the SMS invitation.
4. MIB may in its sole discretion disqualify any entry due to reasons including but not limited to, invalid NRIC number, incorrect SMS format, unsuccessful or delayed transmission of SMS or for any reason deemed appropriate by MIB and shall not be liable for such disqualification or any loss resulting thereof.
5. Staff of Manulife Holding Berhad and agents shall not be eligible to participate in the Contest.
6. There will be 100 monthly prizes to be won during the Contest Period. Each monthly prize winner will receive shopping voucher worth RM20. Winners will be randomly selected using the computed system. The qualifying dates are as follows:

MONTHLY PRIZES	
Qualifying Month	Qualifying Dates
1	1 st – 30 th November 2019
2	1 st – 31 st December 2019

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 to the said SMS with the correct answer within deadline given in order to win the prize. The deadline to answer the question will be specified in the SMS. A winner shall not in any event win more than one prize in this Contest. Potential winner will be disqualified if he/she does not answer correctly or do 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 Condition, 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/emailupdate. 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.