

**Terms and Conditions**

This **Life, Directed by You** Contest ("Contest") is solely organised by Manulife Insurance Berhad (Registration No. 200801013654 (814942-M)) ("MIB", "we", "our" or "us"). By participating in this Contest, you ("you" or "your") confirm that you have read, understood and agree to be bound by the Terms and Conditions, including any change or modification made by MIB without prior notice.

**Privacy Notice**

1. By participating in this Contest, you allow MIB to collect, use, disclose and process the following information for purposes of administering this Contest, verify eligibility, announce the Winners (as defined below) and deliver the prize.
2. The information collected may include your Facebook and/or Instagram username/account name, and where you are selected as a Potential Winner, your name as per NRIC, email address and mobile number.
3. The provision of such information is mandatory for prize verification and delivery. Failure to provide complete or accurate information may result in disqualification.
4. Your information will be retained for a reasonable period necessary after the conclusion of the Contest, or such longer period as may be required for audit, regulatory or legal purposes, after which it will be securely deleted.
5. If you are selected as a Winner, you further allow MIB to collect, use, disclose and process your information for the following purposes:
  - a) Manulife's normal operation in relation to our products, services and facilities provided, including but not limited to marketing; business/regulatory/financial/risk reporting, monitoring and management; updating and communication; product design and development; fraud or crime prevention or investigation; audit; debt collection; statistical research or analysis; seeking advice or enforcement of legal rights; ancillary purposes such as registration for facilities.
  - b) Other purposes directly relating to any of the above.All Winner's information will be kept confidential. However, MIB may disclose such information to subsidiaries, associated or related companies and their respective employees, professional advisers, agents, representatives, third party service providers, suppliers and vendors in order to carry out the purposes stated above. As a Winner, you may choose not to give your consent or to limit your consent for MIB to process and retain your information by writing in to us at MYCARE@manulife.com.
6. For further details on how your personal data is processed and your rights under applicable laws, please refer to MIB's Privacy Policy at <https://www.manulife.com.my/en/individual/privacy-policy.html>.

**Contest Details**

1. This Contest commences on 2<sup>nd</sup> March 2026 at 10:00:00 and ends on 29<sup>th</sup> March 2026 at 23:59:59, both dates inclusive ("Contest Period").
2. During the Contest Period, for the first two (2) weeks, Contest entry posts will be published on the official social media platforms of MIB's promotional partner Golden Screen Cinemas Sdn. Bhd. ("GSC"), while for the remaining two (2) weeks, Contest entry posts will be published on MIB's official social media platforms ("Contest Post").

**Eligibility**

1. This Contest is open to all Malaysians\* excluding the employees and agents of Manulife Holdings Berhad and its subsidiaries, related companies and affiliated entities worldwide (including permanent, temporary, contracted and regional staff) and GSC employees and employees under GSC's affiliated companies ("Eligible Participants"). For the avoidance of doubt, family members of such employees are eligible to participate in this Contest.  
*\*As at the date of entry, you must be an individual of age 18 years or older and are residing in Malaysia.*
2. No purchase or payment is required to participate in this Contest.

**Submission of Entries**

1. Eligible Participants can submit entries by adopting the Method of Entry specified below – via Facebook or Instagram.  
Method of Entry via Facebook or Instagram
  - a) Follow either one of the official Manulife Malaysia accounts only:  
Facebook Account (<https://www.facebook.com/ManulifeMalaysia>)  
Instagram Account (<https://www.instagram.com/manulife.malaysia>)
  - b) During the first two (2) weeks of this Contest, visit the official GSC social media accounts:  
Facebook Account (<https://www.facebook.com/GSCinemas>)  
Instagram Account (<https://www.instagram.com/gscinemas/>)  
In each week, its Facebook and Instagram profiles will both contain only ONE MAIN Contest Post respectively.
  - c) During the remaining two (2) weeks of this Contest, visit the official Manulife Malaysia social media profiles. In each week, its Facebook and Instagram profiles will both contain only ONE MAIN Contest Post respectively.
  - d) In the comment section of the Contest Post:
    - i. Comment the correct answer to the trivia question of the week
    - ii. Add #LifeDirectedByYou
2. Only comments in the Contest Post will be considered as an entry to this Contest. Comments in reposts or shared posts of the Contest Post will not be considered under this Contest.
3. Entries must be completed within the deadline of each Contest Post which will be stated in our website here: <https://www.manulife.com.my/ldbycontest>. Entries received after the Contest Period/deadline of each Contest Post will be disqualified.
4. If you submit more than one (1) comment on a Contest Post, only the last valid comment submitted before the applicable deadline for that Contest Post will be considered as an entry.
5. Your submission of entry will be subject to the privacy notice and guidelines governing the submission of content (e.g. comments, media, photos, videos and any other materials that you provide) in Facebook and Instagram depending on the method of entry you adopted for that submission ("Submissions Guidelines"). MIB, Facebook and Instagram each reserve the right to amend and/or remove all or any part of the entries that are submitted for this Contest, without giving any notice to the Eligible Participants, when any of the entries submitted (in whole or in part) does not comply with these terms. Any enquiry and/or complaint pertaining to any amendment or removal will not be entertained.

6. In submitting your entry (including any hashtags, captions, tags used), you grant us a worldwide, royalty-free, perpetual, irrevocable, non-exclusive, sub-licensable license to use, copy, modify, publicly display, reproduce, translate, create derivative works from, and distribute such entry, in whole or in part, in connection with the provision, expansion and promotion of MIB, MIB's products and MIB's services, in any media now or in the future. Additionally, you also represent and warrant that you own the entry or that you have all necessary rights to grant us a license to use the entry as described herein, and that our use of your entry does not and will not infringe any rights of any third party.
7. If any third party makes a claim against us due to your breach of these terms, you will indemnify us for any costs, expenses, fees, taxes and other liabilities incurred by us arising from such claim, including our reasonable costs and expenses in defending and handling that claim.

### **Prizes and Selection of Winners**

1. For each Contest Post, MIB will identify the first fifty (50) eligible comments based on the chronological order in which such comments are successfully published and visible on the relevant platform (Facebook or Instagram), as determined by the platform's timestamp records at the close of the applicable deadline ("Potential Winners").
2. Comments that are deleted, edited after submission, duplicated, incomplete, contain unlawful or inappropriate content or otherwise do not comply with these Terms and Conditions will be disregarded. Only Eligible Participants whose entries fully comply with these Terms and Conditions will be considered Potential Winners.
3. In total, two hundred (200) Winners will be selected for this Contest.
4. Each selected Winner will only be entitled to one (1) prize, regardless of the number of submissions for each Contest Post. Any additional prizes (if declared) for the same individual will be automatically void.
5. MIB reserves the right at its sole discretion to disqualify any individual that it determines to be tampering with the entry process, operation of this Contest, or acting in breach or potential breach of the terms of this Contest.

### **Winners Announcement**

1. An announcement notifying the Potential Winners of this Contest will be made on or before 1st May 2026 exclusively on Manulife Malaysia's Facebook and Instagram accounts via a "Winners Announcement Post".
2. Potential Winners must send a direct message to MIB via the same platform used to participate in this Contest (Facebook or Instagram messenger) within seven (7) days from the date of the Winners Announcement with the following details for MIB's verification:
  - a) Name as per NRIC;
  - b) Mobile number;
  - c) Email address; and
  - d) Facebook and/or Instagram username.
3. Potential Winners who remain silent, fail to respond with the required details, fail to provide complete/accurate information or fail the verification process within the timeframe specified in paragraph 3 of this section shall be disqualified from this Contest and shall be deemed a forfeiture of the Prize. MIB will not send reminders

to follow up for responses from Potential Winners and reserves the right to select an alternative Winner.

4. The Prizes are exclusive of all charges that may be incurred by the Winners (if any), such as taxes, levies, fees and are subject to any other terms and conditions as may be imposed by MIB from time to time.

### **Prize Distribution**

1. Only Potential Winners who fulfil the terms stated herein will receive their respective prizes in the form of a unique code via email within thirty (30) working days upon successful verification from MY\_MKTG@manulife.com.
2. Each unique GSC Movie Voucher code is valid for ONE (1) redemption per Winner and is non-transferable, non-exchangeable for cash and is subject to the terms and conditions imposed by Golden Screen Cinemas Sdn. Bhd., including any expiry date and redemption restrictions as stated in the voucher notification. MIB expressly disclaims any and all liabilities arising from any lost or invalid redemption of the Prize.
3. MIB reserves the right to substitute the Prizes at its discretion with other form of gifts/rewards of equivalent value without prior notice.
4. Potential Winners are personally responsible for ensuring that their particulars, contact details and email address have been accurately submitted.
5. MIB shall not be held responsible or liable for any late, misdirected, lost or unsuccessful efforts to notify the Potential Winners.
6. Where any Prizes have been forfeited due to the Winners being ineligible, disqualified and/or not claiming the Prizes, MIB may, at its sole discretion, give the forfeited Prizes to the next Eligible Participant from the remaining eligible entries. In such an instance, the other Eligible Participants shall be selected using a method to be determined by MIB at its sole discretion.

### **Disclaimers**

1. By entering this Contest, each Eligible Participant agrees that MIB, its respective employees, officers, directors, agents, affiliates, parent and subsidiaries shall not be liable or responsible for damages, losses, injuries, rights, claims or actions of any kind in connection with this Contest, or resulting from acceptance, possession, use/misuse of prizes, or participation in this Contest, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy. Each Eligible Participant further agrees that MIB will not be responsible or liable for any entries that are late (including delayed data transmissions), tampered with, garbled, incomplete, misdirected, lost, mutilated, delayed, corrupted, duplicated or otherwise not in compliance with these Terms and Conditions.
2. MIB is not and will not be responsible or liable for any injury or damage to the Eligible Participant's or to any other person's computer relating to or resulting from entering or downloading materials in connection with this Contest. MIB is not responsible for any error, omission, interruption, deletion, defect, delay in operation or transmission due to technical, hardware, software or telephone malfunctions of any kind, lost or unavailable network connections, communications line failure, server failure, or failed, incorrect, incomplete, inaccurate, garbled, or delayed electronic communications caused by the Eligible Participants or by any of the equipment or programming associated with or utilized in this Contest or traffic

- congestion on the Internet or at any website, or by any human error which may occur in the processing of the entries in this Contest, or any combination thereof.
3. Submission of Unlawful Material: Eligible Participants shall not submit any Unlawful Material (defined below) in the course of participating in this Contest, or use this Contest to upload, post, email, transmit or otherwise make available such Unlawful Material. "Unlawful Material" shall include (but not be limited to) any sexually explicit ideas or material or any idea or material that is unlawful, harmful, threatening, abusive, harassing, tortuous, defamatory, vulgar, obscene, libelous, invasive of another's privacy, hateful, or racially, ethnically, or otherwise objectionable or infringes any patent, trademark, trade secret, copyright or other proprietary rights of another.
  4. The Eligible Participants will indemnify MIB for all of MIB's losses that may arise from submission of any Unlawful Material. MIB reserves the right, in its sole discretion, to delete unlawful material and disqualify any such individual or Eligible Participants, and to bar the individual or Eligible Participants from participating in any other contest or promotions, permanently or for such period of time as MIB shall decide.

**General Terms and Conditions:**

1. The laws of Malaysia shall govern this Contest. This Contest is void where any Terms and Conditions applicable to this Contest are prohibited or restricted by any local, national, state, or any governmental laws.
2. MIB reserves the right to amend these Terms and Conditions, and to suspend, terminate, delay or vary this Contest where reasonably necessary without prior notice to the Eligible Participants. Any material changes will be communicated through MIB's official website or social media platforms and shall not apply retrospectively to entries already submitted prior to such announcement.
3. The mode of notification (if any) of amendment, suspension, termination, delay or variation shall be at MIB's sole discretion, including but not limited to displaying the same in any of MIB's website or social media sites.
4. MIB's decision on any and/or all matters relating to this Contest including the selection of the names of the Winners, the Terms and Conditions herein or any amendments to the same shall be final, binding and conclusive and no appeals/queries will be entertained.
5. In the event of discrepancy between the Terms and Conditions of this Contest as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Contest, the Terms and Conditions of this Contest as published on MIB's Website: <https://www.manulife.com.my/lbbycontest> shall prevail.
6. This Contest is in no way sponsored, endorsed, administered by or associated with Meta, Facebook or Instagram. By participating in this Contest, entrants release and hold harmless Meta, Facebook and Instagram from any liability arising from or related to this Contest.
7. MIB shall not be liable for any failure or delay in performing its obligations due to events beyond its reasonable control.
8. Unless expressly stated otherwise, all dates, times, deadlines and periods stated in these Terms and Conditions shall be determined by and construed in accordance with Malaysian Time (MYT) (UTC+8 / GMT+8), irrespective of the Participant's location or system time settings.