

## SME REFERRAL PROGRAMME

By participating in this Campaign, you have accepted the following Terms and Conditions of the Campaign:

1. Manulife Insurance Berhad (“**Manulife**”) organises the SME Referral Programme (“**Campaign**”) subject to these terms and conditions. The Campaign will run from 15 January 2022 to 30 June 2022, both dates inclusive unless notified otherwise by Manulife (“**Campaign Period**”).
2. This Campaign is open to persons who, on the date of submission of the referral, are at least 18 years of old (“**Referrers**” and each, a **Referrer**”). Multiple submissions are allowed. Incomplete information will disqualify the submission.
3. Referrers who wish to refer their family members or friends (“**Referees**”) are required to send following information through [www.manulife.com.my/smereferral](http://www.manulife.com.my/smereferral) (“**Website**”) within the Campaign Period:

### About the Referrer

Name:

Contact Number:

Email Address:

Relationship with Manulife:

### About your Referee(s)

Name:

Company Name:

Designation:

Business type /industry:

Mobile number:

Location/State:

4. By completing and submitting the information on the Referee(s), the Referrer represents and confirms that the Referrer has obtained expressed consent from the Referee(s) to disclose his/her personal data and company’s data to Manulife; the Referee(s) has/have no objection to Manulife to contact them for the purpose of marketing and promoting Manulife’s products and services; and the Referee(s) has read Manulife’s Policy Notice on [www.manulife.com.my](http://www.manulife.com.my). The Referrer’s name will be disclosed to the Referee(s) upon their request for the purpose of this Campaign.
5. A Referrer will be rewarded with cash incentives if:
  - a. a new business application of a protection plan is submitted by the Referee within the Campaign Period and the policy is issued by 30 June 2022; and
  - b. the Referrer is not the policyowner or payor of the policy purchased.

6. If the Referee(s) name is/are introduced by more than one (1) Referrer(s) or there is a duplication of submission of the Referee(s) information in the Campaign, the first who submits the Referee(s) information to Manulife will receive the cash incentives.
7. The Referrer will be notified by Manulife once the referral process is successful, and the Referee has been successfully onboarded as Manulife's new policyowner.
8. The cash incentive will be determined based on the First Year Premium paid by the successful Referee for the purchase of any protection plans. The quantum shall be 25% from the total weighted first year commission earned by the respective Manulife Advisor who will continue to service the policyowner moving forward.
9. Manulife retains the right to substitute or replace the cash amount with another gift of similar value without prior notice.
10. The Cash Incentive will be credited into Referrer's account by the respective Cash Incentives disbursement date:

<b>Policy Issue Date</b>	<b>Cash Incentives Disbursement Date</b>
15 January 2022 – 31 March 2022	31 May 2022
1 April 2022 – 30 June 2022	31 August 2022

11. The Cash Incentive shall only be payable to Referrer's bank account and Manulife will not entertain any request to credit the Cash Incentive to other bank account which is not under the name of the Referrer.
12. The Cash Incentive is not transferrable to any third party, and is not exchangeable for physical cash, credit cheque or any other items in kind.
13. The new policy purchased by Referee must still be in force on Cash Incentive Disbursement Date. Referrer will be contacted to obtain the necessary personal information to complete the disbursement of cash incentive.
14. The Cash Incentives will be forfeited if:
  - a. Manulife does not receive the bank account details from the Referrer before the Cash Incentives Disbursement Date; or
  - b. unsuccessful Cash Incentives disbursement due to invalid bank account details or invalid bank account status (suspended, cancelled, or closed); or
  - c. any other reasons that caused unsuccessful Cash Incentives disbursement.
15. Referrer will be notified via SMS from Manulife after the Cash Incentives is credited.
16. Manulife may vary these Terms and Conditions, or withdraw, terminate, or suspend this Campaign at any time without prior notice or liability to any party. If changes are made to these Terms and Conditions, the revised Terms and Conditions will be posted on the Website. Please check the Website regularly for updates (if any).

17. Manulife's decision on all matters relating to this Campaign is final and binding on all participants. No correspondence or attempt to dispute the decision would be entertained.
18. By participating in this Campaign, each Referrer (and Referee) consents to the collection, use and disclosure to any third-party service providers by Manulife of any personal data provided to Manulife in conjunction with this Campaign, for such purposes as Manulife deems reasonably necessary for the administration and management of this Campaign. The Referrer undertakes to ensure that the consent of the Referees have been obtained before they are referred to Manulife.