

Exclusively for  
“Friends of Future-Ready Experience”  
**Future-Ready Experience  
Lucky Draw (Macau)**



Register as a “Friends of Future-Ready Experience” (Macau) member during the promotion period will be automatically entered into the lucky draw for a chance to win a **“Future-Ready Japan Exploration Trip” 4-Day Tour!**

<b>How to enter</b>	Eligible Participants* must be an existing “Friends of Future-Ready Experience” (Macau) member on or before 31 October 2025, and remains a member at the time of the draw		
<b>Promotion Period</b>	1 August 2025 – 31 October 2025	<b>Draw Date</b>	14 November 2025

<b>Grand Prize</b> 1 quota <b>“Future-Ready Japan Exploration Trip” 4-Day Tour</b> (worth HK\$30,000, include 2 persons)	<b>Second Prize</b> 2 quota <b>Parent-Child AI Co-Creation Course</b> (worth HK\$4,000)	<b>Third Prize</b> 10 quota <b>Ocean Park General Admission Ticket x 4pcs</b> (worth HK\$1,992)
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\*Must be aged 18 or above and have registered a valid email address and/or mobile number with Manulife. Each member will be automatically entered into the lucky draw without registration and will receive one entry.

**“Future-Ready Japan Exploration Trip” 4-Day Tour**

Enjoy a free 4-day luxury tour to Osaka and Kyoto®, discover a different side of Japan with unique travel experience. What’s more, you can explore family-friendly attractions with our VIP Guest Guide Sammy. Depart from Hong Kong on a direct flight to Osaka via Cathay Pacific+ and stay in a 4-star hotel (standard twin room).





**VIP Guest Guide Sammy Leung**  
Experience Japanese cultural activities and visit unique attractions | Indulge in exquisite Michelin-recommended fine dining



® Tentative travel period will be late February to early March of 2026; must be used by the Grand Prize Winner and/or their family and friends, with one of whom has to be aged 18 or above. Includes round-trip airfare (with airport tax), hotel accommodation, meals, dedicated tour transportation, and service fees for travel agency staff.  
+ Air tickets are not eligible for early departure or extended return to Hong Kong.

**Learn More**

 For more details, please contact your insurance advisor.

 Visit Manulife “Friends of Future-Ready Experience” webpage



Eligible Participants who wish not to join the lucky draw must notify Manulife by sending an email to service\_hk@manulife.com from their registered and valid email address at least 3 days before the draw.

## Future-Ready Experience Lucky Draw (Macau) Terms and Conditions (“Terms and Conditions”) :

- Future-Ready Experience Lucky Draw (Macau) (“Lucky Draw”) is organized by Manulife (International) Limited (“Manulife”). The promotion period is valid from 1 August 2025 to 31 October 2025 (Macau Time) (“Promotion Period”). By participating in this Lucky Draw, the participants shall be deemed to have read, understood, accepted and agreed to be bound by the Terms and Conditions.
- Participants must meet all of the following conditions to be eligible for the Lucky Draw (each an “Eligible Participant”):
  - Be an existing member of “Friends of Future-Ready Experience” (Macau) by 31 October 2025 and remains a member at the time of the draw;
  - must be aged 18 or above; and
  - have registered a valid email address and/or mobile number with Manulife.
- Manulife will draw 13 winners (each a “Winner”, collectively, the “Winners”) in total from Eligible Participants. The details of the prize(s) are as follow (“Prize(s)”):

Prizes	Quota
Grand Prize – “Future-Ready Japan Exploration Trip” 4-Day Tour (worth HK\$30,000, include 2 persons)	1
Second Prize – Parent-Child AI Co-Creation Course (worth HK\$4,000)	2
Third Prize – Ocean Park General Admission Ticket x 4pcs (worth HK\$1,992)	10

- Eligible Participant will automatically enter this Lucky Draw without any further registration. Each Eligible Participant is entitled to one Lucky Draw entry; for avoidance of doubt, each “Friends of Future-Ready Experience” (Macau) member is entitled to one Lucky Draw chance only. Eligible participants who wish not to join the Lucky Draw must notify Manulife by sending an email to service\_hk@manulife.com from their registered and valid email address at least 3 days before the draw. Each Eligible Participant can win only once at most in this Lucky Draw (please refer to clause 3). Automatic entry into the Lucky Draw will be based on participant information previously collected for membership purposes. Such data will only be used for Lucky Draw administration and not for unrelated purposes without additional consent.
- Manulife insurance advisors and staff employed under Manulife or its affiliates (“affiliates” means any person or entity directly or indirectly controlling, controlled by or under common control with Manulife) are eligible for participating in this Lucky Draw.
- Grand Prize Winner will receive a total of 2 spots of joining the “Future-Ready Japan Exploration Trip” 4-Day Tour. The Grand Prize must be used by the Grand Prize Winner and/or their family and friends, with one of whom has to be aged 18 or above. The travel period will be in late February till early March of 2026, with the exact dates and itinerary details to be confirmed and provided to the Grand Prize Winner at the time of prize redemption. The Grand Prize includes the round-trip airfare, accommodation, meals, dedicated tour transportation, designated itinerary activities and 4-day travel insurance; while it does not include the personal expenses but not limited to visa fee (if applicable) and extra baggage charges. Some designated activities may have age restrictions; if the participants do not meet the age requirements, they may not be able to join those specific activities. The Winner shall be personally responsible for any and all additional costs incurred due to the acceptance and use of the Prize.
- The Grand Prize “Future-Ready Japan Exploration Trip” 4-Day Tour is provided by a third-party service provider which is an independent contractor and is not Manulife’s agent. Manulife shall make no representation, warranty or undertaking as to the availability of any service of the third-party service provider. Manulife shall not be liable to the Winners in respect of any loss, damage, expense, suit, action or proceedings suffered or incurred by the Winners, whether directly or indirectly, arising from or in connection with the services provided or advice given by such third-party service provider and/or its agents, or the availability of such services.
- Manulife shall not be liable to provide any compensation for the cancellation or inability to proceed with the tour due to force majeure events or circumstances beyond Manulife’s control, including but not limited to natural disasters, epidemics, severe weather conditions, technical issues with transportation, travel advisories issued by the destination government or the World Health Organization and the red/black outbound travel alert issued by the Hong Kong SAR Government or travel alert issued by the Macau SAR Government, etc. The Prize supplier reserves the right to reschedule the tour. If the Winner is unable to participate on the new date, the Prize supplier is not obligated to provide any compensation, substitute the Prize, or arrange for a refund. The Winner is subject to the terms and conditions of the Prize supplier.
- The Second Prize Parent-Child AI Co-Creation Course is provided by Preface School of Technology which is an independent contractor and is not Manulife’s agent. Manulife shall make no representation, warranty or undertaking as to the availability of any service of the third-party service provider. Manulife shall not be liable to the Winners in respect of any loss, damage, expense, suit, action or proceedings suffered or incurred by the Winners, whether directly or indirectly, arising from or in connection with the services provided or advice given by such third-party service provider and/or its agents, or the availability of such services.
- The Prize(s) cannot be exchanged, transferred, returned or redeemed for cash, other products or services under all circumstances.
- Manulife is not the supplier of the Prize(s) and shall not be liable for any responsibilities regarding the use or enjoyment of the Prize(s) and shall not be responsible or liable for the availability and quality of the Prize(s). Any disputes arising from the Prize(s) shall be resolved by the Winners and the supplier directly. The use of the Prize(s) is subject to terms and conditions as determined by the supplier.
- Winners will be drawn among Eligible Participants by computer system randomly on 14 November 2025 (“Winner(s)”) and announcement of Winners will be published on Manulife website (www.manulife.com.mo) on 21 November 2025. Winners will be notified about the Prize collection arrangement via email and/or SMS within 7 working days after the Winner list is published. The notification email and/or SMS will be sent to the email address and/or phone number provided by the Winners during the policy application. In addition, the announcement of Winners will also be published in Macao Daily News in Macau on 21 November 2025. The Winner’s “Friends of Future-Ready Experience” (Macau) membership and at least one policy under the Eligible Policy Application(s) under the membership (please refer to clause 2.1 in the Terms and Conditions of “Friends of Future-Ready Experience” for the definition of “Eligible Policy Application(s)”) must still be valid at the time of Prize collection and at the time of departure for the trip (applicable only to the Grand Prize), otherwise the Winner will be disqualified and will not be entitled to receive the Prize. The Winner must present his/her original copy of valid identification document for verification when collecting the Prize. The Prizes must be collected at Customer Service Center, 14/F, Circle Square, 61 Avenida De Almeida Ribeiro, Macau (“Redemption Location”) during office hours\* from 24 November 2025 to 12 December 2025 (“Redemption Period”). If the Winners fail to collect the Prizes at the Redemption Location within the Redemption Period for whatever reason, they will be disqualified and will have their Prizes forfeited without further notice. Manulife reserves the rights to deal with all forfeited Prizes in any manner deemed fit.  
\*Office hours refer to 10am-5pm, Monday to Friday.
- Manulife may require the Winners of the Grand Prize and the Second Prize to pose for Manulife’s social posts or announcement purposes. The Winners of the Grand Prize and the Second Prize will be required to complete the necessary documentation to confirm their voluntary consent permitting Manulife to use their images for Manulife’s social posts or announcement purposes.
- Manulife reserves the right to feature the names of the Winners of the Grand Prize and the Second Prize and/or photos and videos bearing such Winners’ appearance on social media or in other marketing or promotional materials and may make this information available on Manulife’s social media platforms and Manulife website for promotional purposes. At the time of receiving the Prize, the Winners of the Grand Prize and the Second Prize must submit the necessary documentation completed (please refer to clause 13) and agree to the use of his/her information as set out in these Terms and Conditions. Such use will be based on prior written consent and will be limited to the stated marketing purposes only.
- Manulife is not responsible for verifying the email address and/or phone number provided by the Eligible Participant. Should there be any misdelivery of email / SMS notification resulting from inaccurate / incorrect information according to the information provided by the Eligible Participant in Manulife’s record for the relevant membership, Manulife will not re-issue the Prize.
- If the participants or Winners violate any applicable rules / regulations or commit any illegal acts that result in any losses on the part of Manulife or any third parties, the relevant participants or Winners shall be liable for all the losses.

17. Email / SMS notification or other Prize redemption documents issued to the Winners will not be re-issued in case of loss or damage.
18. If for any reason Lucky Draw is not capable of running as planned, due to infection by computer virus, bugs, worms, trojan horses, denial of service attacks, tampering, unauthorized intervention, fraud, technical failures or any other causes beyond the control of Manulife that corrupt or affect the administration, security, fairness, integrity, or proper conduct of Lucky Draw, Manulife reserves the right, at its sole discretion, to disqualify any individual(s) who tamper with the entry process without prior notice.
19. Manulife has the sole and absolute discretion in, according to relevant clauses of the Terms and Conditions, determining a person's eligibility to receive the Prize. If Manulife discovers at any time, whether after or during the Promotion Period, that any person has failed to comply with the Terms and Conditions, Manulife is entitled to disqualify the person from participating in the Lucky Draw and receiving the Prize.
20. The Lucky Draw is held within Macau. The Terms and Conditions shall be governed by and construed in accordance with the laws of Macau. In the case of any disputes of the Terms and Conditions, it shall be subject to the exclusive jurisdiction of the courts of Macau.
21. Manulife reserves the right to interpret the Terms and Conditions. For any dispute arising from the Lucky Draw, Manulife's decision shall be final and conclusive.
22. Participating in the Lucky Draw will serve as the participant's consent to accept the Terms and Conditions and Manulife's "Personal Information Collection Statement", and agree to receive communications relating to the Lucky Draw, including Winner notifications. For Manulife's Statement of Privacy Policy and Personal Information Collection Statement, please refer to <https://www.manulife.com.hk/en/individual/privacy-policy/manulife-personal-information-collection-statement-macao.html>. Manulife hereby notifies the participants that personal information previously collected for programme membership purposes will also be used for administering the Lucky Draw. This includes, without limitation, generating the entry list for the Lucky Draw, drawing the Winner, contacting participants on Winner notification, announcing the Winners list and identity verification of the Winner upon Prize redemption etc. Manulife retains the rights to contact the participant concerning this Lucky Draw, irrespective of the participant's consent status to direct marketing as detailed in Manulife's "Personal Information Collection Statement".
23. If there is any discrepancy between the information contained in the promotional materials and the Terms and Conditions, the Terms and Conditions shall prevail.
24. If any term or condition of the Terms and Conditions is found to be illegal, invalid or unenforceable, that particular term or condition will not affect the legality, validity or enforceability of any of the remaining terms and conditions of the Terms & Conditions.