

## **Multi-Cancer Detection (MCD) test**

### **TERMS & CONDITIONS**

- Please note that this Promotion solely concerns Manulife's introduction for you to access the MCD test through third-party service providers, and the Promotion is not intended to and shall not be deemed to constitute any advice, opinion, attitude, position, or recommendation by Manulife. Manulife does not provide medical, diagnostic, or laboratory services. Manulife makes no representation, warranty, or guarantee as to the quality, accuracy, availability, timing, or outcome of the test or related services. Manulife shall not be responsible for any act, error, omission, negligence, diagnosis, advice, treatment, or service provided by Guardant Health Pte. Ltd. ('Guardant Health') or its appointed medical provider.
- This Promotion is only provided to eligible policyowners who are desirous to receive the MCD test, and Manulife's role is limited to introduction of the MCD test. Manulife is not in any way involved in any arrangement of any advice or service provided by third-party service providers.
- Policyowners must schedule and complete their MCD tests within 1 year from the date of issuance of the redemption notification (before 30 October 2027).
- Each policyowner is entitled to 1 MCD test for each Eligible Policy under this Promotion.
- The use of the MCD test is subject to the respective terms and conditions of Guardant Health and its appointed medical provider.
- The policyowner's clinical eligibility for the Guardant Health MCD Test will be determined by the medical provider with whom they will schedule their appointment.
- Policyowners should consult medical professionals regarding any abnormal or positive findings. Additional diagnostic tests or medical consultations are at the policyowner's own cost.
- Any result of the MCD test alone does not constitute a confirmed cancer diagnosis. Notwithstanding the above, policyowners are required to disclose their MCD test results in any future policy application as such information is requested in the application questions.
- The MCD test is transferrable.
- The MCD test offered through Manulife Cambodia can only be redeemed in Singapore
- Any disputes regarding service quality, test results, interpretation, service arrangements, fees for optional services, or follow-up care must be resolved directly between the policyowner and Guardant Health and its appointed medical provider