

MUST Compete - Terms and Conditions

1. QUALIFYING ENTRANTS

- 1.1 Manulife US REIT (the “**Organiser**”) is organising the “MUST Compete” competition (the “**Competition**”).
- 1.2 The Competition is open to all students (including post-graduate students) studying in Singapore autonomous universities as at the date of participation. This competition will only be opened to Singapore citizens and permanent residents Any person that submits a competition entry (whether as an individual or as part of a group) in respect of the Competition under the terms and conditions herein shall be referred to herein as “**you**” or the “**Participant**”.
- 1.3 Each Participant represents and warrants to the Organiser that as at the date of participation, they are aged between 19 and 27 years old.
- 1.4 Each Participant shall indemnify and hold harmless the Organiser and its affiliates (“**indemnified parties**”) from and against any claim, action, damage, loss, costs and expenses suffered or incurred by the Organiser and its affiliates resulting from or arising in connection with (i) the fraud, negligence or wilful default of the Participant, or (ii) the violation of applicable law or infringement upon the rights of any third party arising from or connected to the Participant’s competition entry.
- 1.5 By entering this Competition, you confirm that you satisfy the eligibility conditions set out in these Terms and Conditions. To confirm your eligibility to participate, Manulife US REIT may require you to provide official proof of your identity, including in the form of a copy of your student identification (ID) card. Failure to provide such official proof within five (5) days of such request by Manulife US REIT may result in your disqualification from the Competition.
- 1.6 Manulife US REIT may in its sole discretion disqualify you from the Competition or forfeit your prize (even after such prize is distributed) if it discovers that you do not satisfy the eligibility conditions herein, if your competition entry is incomplete or illegible, if you breach (or a member of your group breaches) any of the terms and conditions herein, or if your conduct is contrary to the intention of the Competition.

2. HOW TO ENTER

- 2.1 Participants may submit their competition entries to the Organiser during Round 1 of the Competition, starting from 6 October 2022 and ending on 20 November 2022 at 11.59pm (Singapore time) (“**Closing Date**”). All competition entries must be received by Manulife US REIT no later than the Closing Date. Late submissions will not be considered.
- 2.2 To enter the Competition:
 - 2.2.1 Participants can enter with a minimum of one and maximum of three people per group.
 - 2.2.2 Ensure the competition entry from each group is submitted only ONCE.
 - 2.2.3 Entries shall be submitted via [this online form](#) and all Participants in a team must electronically sign the online form to indicate their acceptance of these Terms and Conditions. Submissions of an entry in person and/or in hard copy are NOT allowed.

2.2.4 No participation fee is required to enter this Competition.

3. DELIVERABLES

- 3.1 All entries must be in the English language.
- 3.2 All entries shall be submitted in the format and manner as specified by Manulife US REIT from time to time, including on Manulife US REIT's official Competition website.
- 3.3 Only one submission per group will be accepted. If a group makes multiple submissions, the latest submission received by the Closing Date will be taken as final and all earlier submissions by the same group will be treated as void.
- 3.4 Each Participant shall only belong to one team, either in a group of up to three members or as an individual. If any Participant belongs to more than one team in relation to the Competition, all submissions made by teams containing that Participant will be treated as void.
- 3.5 Submissions shall include full names and details (name of school, age as of the date of participation, course of study, phone number and email address) required of all Participants. Submissions can be made any time from the start to the Closing Date of the Competition.
- 3.6 Submissions must meet all the relevant acceptance criteria and eligibility requirements.
- 3.7 Each Participant further represents and warrants that the content contained in their competition entry shall not violate any rights of any third party or any applicable law, or be defamatory, offensive, or obscene in any way.
- 3.8 Submissions must not have been previously published, or submitted for any other competition or public display, whether in Singapore or elsewhere.
- 3.9 Participants should retain a copy of the final submission.
- 3.10 Shortlisted finalists ("**Finalists**") are required to be physically present during Round 2 of the Competition, which shall involve a presentation to the judging panel on 6 December 2022, from 2pm to 5pm (Singapore time). All Finalist teams are required to make a 15-minute presentation followed by a 10-minute question-and-answer session to the panel at the final judging. Any team with a Participant that is late to the session by more than 10 minutes will be disqualified.
- 3.11 Manulife US REIT shall have the absolute right and discretion to change the date, time and location of Round 2 of the Competition, provided that the new date, time and/or location shall be notified to shortlisted finalists via email and SMS by 28 November 2022.
- 3.12 By submitting a competition entry, you agree to be bound by the terms and conditions stated herein.

4. NOTIFICATION OF FINALISTS AND WINNERS

- 4.1 Finalists will be notified via email and SMS.
- 4.2 Finalists will be notified latest by 28 November 2022.

- 4.3 Manulife US REIT shall not be liable for any unsuccessful efforts to notify the Finalists and reserves the right to select an alternate Finalist if any initially selected Finalist remains unresponsive despite Manulife US REIT's reasonable efforts to notify them.
- 4.4 Finalists are to present their designs/concepts to a panel of judges during the Round 2 to be held on 6 December 2022.
- 4.5 Winners will be selected by a panel of judges. The prize-giving ceremony will take place on the same day/time as the presentation i.e. 6 December 2022, from 2pm to 5pm. The judges' decision is final. No correspondence will be entered into, or reason given, in respect of the judges' decision before, during and after the Competition. No Participant may under any circumstances attempt to contact a judge regarding the Competition during or before the Competition.

5. INTELLECTUAL PROPERTY

- 5.1 Participants represent and warrant that all submissions are original work of their own creation and do not violate or infringe the intellectual property rights or moral rights of any other person including other Participants.
- 5.2 Submissions shall become the sole property of, and all rights, titles and interest including without limitation intellectual property and proprietary rights subsisting in (or which may in the future subsist) in each competition entry and/or presentation shall unconditionally vest solely and exclusively in and be owned by, Manulife US REIT, and in consideration of Manulife US REIT agreeing to consider your entry in the Competition, you hereby assign to Manulife US REIT (including by way of present assignment of future rights) all intellectual property and proprietary rights subsisting (or which may in the future subsist) in your competition entry and/or presentation to the fullest extent permitted by law. Without prejudice to the foregoing, you further undertake not to commence or support any action, proceeding or suit against the Organiser or its affiliates for infringement of proprietary or intellectual property rights including moral rights.
- 5.3 Manulife US REIT shall be entitled to deal with all or any part of the competition entry and/or presentation in such ways as it deems fit (including using or modifying them for Manulife US REIT's purposes, by all means, in any kind of medium and format).
- 5.4 You agree to do all such things and to sign and execute all such documents and deeds as may reasonably be required by the Organiser, in order to perfect, protect or enforce any of the rights assigned and granted to the Organiser pursuant to these Terms and Conditions.
- 5.5 You agree to waive your moral rights in respect of the competition entry and/or presentation to which you may be entitled under the Copyright Act 2021 of Singapore and under any similar laws in force from time to time.
- 5.6 Nothing in these Terms and Conditions is intended to grant the Participant any rights to use any of Manulife US REIT's intellectual property.

6. DATA PROTECTION

- 6.1 By entering the Competition, you agree that any personal information provided by you to Manulife US REIT may be collected, held, disclosed and used by Manulife US REIT to administer this Competition (including without limitation for the purposes of contacting you in relation to the Competition or any applicable internship or career opportunities with Manulife US REIT). All personal information will be safeguarded and processed in accordance with the requirements of the Personal Data Protection Act 2012 of Singapore.
- 6.2 You further agree to participate in any reasonable publicity required by Manulife US REIT.

7. PRIZES

- 7.1 The team selected as the winner of the Competition will win a prize of S\$1,000 cash, the first runner-up team will win a prize of S\$800 cash, and the second runner-up team will win a prize of S\$500 cash.
- 7.2 Manulife US REIT will grant each Participant in the team selected as the winner of the Competition a paid internship with either Manulife US REIT or such other organisation(s) involved in the real estate investment industry (subject to Manulife US REIT/such organisation and each such Participant(s) entering into a separate contractual relationship in respect of such internship). For the avoidance of doubt, such Participants may choose not to accept the internship offer.
- 7.3 Only one prize will be awarded per group regardless of group size, with a maximum of three people per group.
- 7.4 Prizes are non-transferable and no substitution will be made except at the Organiser's sole discretion. The Organiser reserves the right to substitute a prize for one of equal or greater value if the designated prize should become unavailable for any reason.

8. GENERAL

- 8.1 Manulife US REIT shall not be liable or responsible for (i) any lost, late, or incomplete entries, including entries that are unusable due to computer, internet, or any other electronic issues, or that fail to reach the Organiser in the desired or anticipated form and manner, or (ii) any delays and/or failure of any electronic or telecommunication systems due to (without limitation) technical faults and/or network disruptions/congestions or any technical or human error which may occur during the Competition.
- 8.2 Manulife US REIT reserves the right to modify or cancel the Competition at any time in its sole discretion, and any modification or cancellation shall not entitle the Participants to any fees, damages, claims for expenses or lost profits, or any other recourse in law or in equity in respect of such modification or cancellation.
- 8.3 Manulife US REIT reserves the right to change the Closing Date at its sole discretion.
- 8.4 Manulife US REIT reserves the right to amend in its sole discretion, including without limitation delete, modify, vary and/or supplement, any of these Terms and Conditions and the Participants agree that continued participation in the Competition shall constitute their acceptance of the Terms and Conditions (as amended from time to time). All changes to

these Terms and Conditions will be notified on Manulife US REIT's official Competition webpage.

- 8.5 Manulife US REIT shall not be liable to any Participant or be deemed to be in breach of these Terms and Conditions by reason of any delay in performing or failure to perform any of its obligations, if such delay or failure was due to any event or circumstances beyond Manulife US REIT's reasonable control.
- 8.6 If at any time any provision of these Terms and Conditions shall be or shall become illegal, invalid or unenforceable in any respect, the legality, validity and enforceability of the remaining provisions of these Terms and Conditions shall not be affected or impaired thereby, and shall continue in force as if such illegal, invalid or unenforceable provision was severed from these Terms and Conditions.
- 8.7 In the event the potential winner or Finalist has provided invalid, incorrect or outdated contact information, Manulife US REIT shall not be liable for the absence of winner and prize notifications.
- 8.8 In the event of any inconsistency or conflict between these Terms and Conditions and any other document or website produced or published by the Organiser in relation to the administration of the Competition, these Terms and Conditions shall prevail.
- 8.9 Save for the indemnified parties, a person who is not the Organiser or a Participant shall have no right under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the benefit of any term of these Terms and Conditions. Notwithstanding any term of these Terms and Conditions, the consent of any third party is not required to vary, amend, supplement, rescind or terminate any of the terms herein.
- 8.10 The Terms and Conditions and any dispute or claim arising out of or in connection with it or its subject matter shall be interpreted in accordance and governed by the laws of Singapore, and the Organiser and each Participant submits to the exclusive jurisdiction of the Singapore Courts.