

Manulife InvestChoice 0% Fund Subscription Fee Offer

Terms and Conditions

1. The Manulife InvestChoice 0% Fund Subscription Fee Offer (the “Offer”) will take place from 22 July to 31 December 2024, both dates inclusive (the “Promotional Period”).
2. Clients who open Manulife InvestChoice Accounts in single-name or joint-name during the Promotional Period (“New Clients”) or existing clients holding such accounts before 22 July 2024 (“Existing Clients”) are eligible to participate in the Offer (“Eligible Clients”).
3. The Offer includes:
 - Offer 1: 0% Lumpsum Fund Subscription Fee Offer**

All lumpsum subscriptions executed by New Clients for their new Manulife InvestChoice Account up till the end of Promotional Period will be included in the subscription fee waiver calculation. Existing Clients enter the promo code “**FUND2024**” to the lumpsum subscription instruction online for the first time and all subsequent lumpsum subscriptions executed for their Manulife InvestChoice Account up till the end of Promotional Period will be included in the subscription fee waiver calculation. The sooner Existing Clients enter the promo code, the longer time for them to enjoy fee waivers.

This offer is applicable up to the total accumulative lumpsum subscription amount of HK\$300,000 (or equivalent in other currencies) in each of their Manulife InvestChoice Accounts, but not applicable to their Monthly Investment Plans.
 - Offer 2: Monthly Investment Plan Subscription Fee Rebate Offer**

New Clients who add one or more funds to their Monthly Investment Plan during the Promotional Period, the related subscription fees will be eligible for cash rebates. Existing Clients who add one or more funds to their Monthly Investment Plan or top-up their existing funds in their Monthly Investment Plan, and enter the promo code “**MIP2024**” to the monthly subscription instruction online during the Promotional Period, the related subscription fees will be eligible for cash rebates. The related subscription fees to the maximum of HK\$1,000 will be eligible for cash rebates, on the condition that the minimum monthly subscription amount is HK\$1,000 per class in a fund.
4. Each New Client who holds existing Manulife MPF account(s) and/or in-force insurance policy(ies) and meet one of the above requirements will receive an extra reward of HK\$300.
5. Each New Clients who holds Manulife Advanced Fund SPC (“MAF”) shareholder account, Manulife Global Fund (“MGF”) shareholder account, Manulife Hong Kong Series (“MHK”) unitholder accounts and meet the above requirements together with a complete transfer of ALL the fund units held in such MAF/MGF/MHK accounts to the new Manulife InvestChoice Account; will receive an extra reward of HK\$300 cash.
6. The subscription fee is calculated based on “New Investments”, which means investments in funds via (a) cash which has not previously been invested in any fund before and/or (b) fund units transfer-in according to the relevant Manulife InvestChoice Monthly Statements issued to the Eligible Clients. The waiver amount for an Asset-based Account is the multiplication of New Investments by 3%.
7. Eligible Clients shall pay their subscription fees upfront and will receive the subscription fee waivers, extra rewards and/or cash rebates stated in paragraphs 3, 4 and 5 above in the HKD Cash Account of their Manulife InvestChoice Accounts within two months after the end of the Promotional Period.
8. Each of the first 2,000 Manulife InvestChoice accounts of Eligible Clients who meet all the relevant conditions stated above during the Promotional Period will receive an email about the fee waivers and cash rewards from Manulife Investment Management (Hong Kong) Limited within three months after the closing of the Promotional Period.
9. The reward will be forfeited if the Eligible Client’s account is closed before the reward distribution date.
10. The Offer is not open to any existing staff or agent of Manulife group.
11. Manulife Investment Management (Hong Kong) Limited (“Manulife IM (HK)”) reserves the right to amend these terms and conditions at any time without prior notice. In the event of any dispute, Manulife IM (HK) has the absolute right to determine all matters relating to the Offer including but not limited to termination of the Offer, the Promotional Period, as well as the amount, timing and recipients of the subscription fee waivers, extra rewards and/or cash rebates.

Investment involves risk. Investors should not make investment decisions based on this material alone and should read the offering document for details, including the risk factors, charges and features of the product. This material has not been reviewed by the Securities and Futures Commission. Issued by Manulife Investment Management (Hong Kong) Limited.