



Manulife InvestChoice welcome reward promotion

Terms and Conditions

1. The Manulife InvestChoice welcome reward promotion (“the Promotion”) is taking place from 2 January 2025 to 30 June 2025, both dates inclusive (“Promotion Period”).
2. Each eligible customer opened a new single-name or joint-name Manulife InvestChoice Account online for the first time during the promotion period (“New Customer”) will be entitled for the reward 1 or 2 listed in Item 3 if its conditions(s) is/are met. New customer(s) can receive more than one type of reward and each type of reward can only be obtained once.
3. Rewards:
 - Reward 1: Account opening cash reward**

New customer who successfully opens a Manulife InvestChoice account during the promotion period and make their first lumpsum fund subscription of not less than HK\$20,000 within 3 months of the account opening date and before the end date of the promotion period, will be eligible for a set amount of HK\$588 cash reward. If the account opening date is on or after 1 April 2025, the first lump sum fund subscription of not less than HK\$20,000 and successful transaction must be completed on or before 30 June 2025 to qualify for this account opening cash reward. The account opening cash reward amount is based on the concept of the subscription fee waiver. It is calculated by multiplying the initial minimum subscription amount of HK\$20,000 by the subscription fee rate of 3%.
 - Reward 2: Cash reward for Manulife existing customer**

Each new customer who holds existing Manulife MPF account(s) and/or in-force insurance policy(ies) will receive a HK\$300 cash reward. If new customer who holds Manulife Advanced Fund SPC (“MAF”) shareholder account, Manulife Global Fund (“MGF”) shareholder account, Manulife Hong Kong Series (“MHK”) unitholder accounts and meets 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 also receive an additional HK\$300 cash reward.
4. The first 300 new customers who meet the conditions for Reward 1 and/or the first 200 new customers who meet the conditions for Reward 2 will receive an email from Manulife Investment Management (Hong Kong) Limited. The reward will be deposited into the HKD Cash Account of the eligible customer’s Manulife InvestChoice Account on or before 30 October 2025.
5. The account opening reward will be forfeited if new customer’s account is closed before the reward distribution date.
6. The promotion shall not be open to any existing holders of Manulife InvestChoice Accounts or Manulife InvestChoice Staff Accounts.
7. The promotion excludes any staff or agent of Manulife group.
8. Each eligible account in a single name or joint-name can only receive each type of the reward once listed above.
9. Manulife Investment Management (Hong Kong) Limited reserves the right to amend these terms and conditions at any time without prior notice. In the event of any dispute, Manulife Investment Management (Hong Kong) Limited has the absolute right to determine all matters in relation to the promotion, including but not limited to termination of the promotion, the promotion period, schedule for the reward distribution, change or cancellation of the reward, and determination of the eligibility of recipients claiming a reward.

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.