Manulife Investment Management

Manulife InvestChoice

Customer Reward Programme

Terms and Conditions

1. The Manulife InvestChoice Promotion ("the Promotion") is taking place from 3 January to 30 June 2023, both dates inclusive ("Promotion Period").

2. Each new Manulife InvestChoice Account, in a single name or joint-name, opened by eligible client(s), will be entitled for the reward 1, 2 or 3 listed in Item 3 if its conditions(s) is/are met. Eligible client(s) can receive more than one type of reward and each type of reward can only be obtained once.

3. Rewards:

   Reward 1: HK$500 cash reward for account opening. Eligible clients must: (i) open a new single-name or joint-name Manulife InvestChoice Account online for the first time and have the Account approved within the Promotion Period, and (ii) deposit a total amount of HK$20,000 or more to the Cash Account under the client's new Manulife InvestChoice Account during the Promotion Period, subject to the condition specified below. The condition is during the "Holding Period", the average daily combined balance of the cash holdings and/or the value of the fund units in the new account must not fall below HK$20,000. The combined balance calculation excludes the impact of market movements.

   Definition of "Holding Period" is as follows:

From date of HK$20,000 deposit into cash account	Until holding period end date	Reward distribution date
3 January – 31 January 2023	30 April 2023	on or before 31 August 2023
1 February – 28 February 2023	31 May 2023	
1 March – 31 March 2023	30 June 2023	on or before 30 September 2023
1 April – 30 April 2023	31 July 2023	
1 May – 31 May 2023	31 August 2023	on or before 31 December 2023
1 June – 30 June 2023	30 September 2023	

   Reward 2: Monthly Investment Plan subscription fee rebate up to HK$500. The amount of subscription fee rebate is calculated as the front-end fee of the first three months subscriptions under the Monthly Investment Plan ("MIP") paid from Trade-based Account or calculated for Asset-based Account. The maximum subscription fee rebate is HK$500. Eligible client must (i) set up a Monthly Investment Plan under the existing Manulife InvestChoice Account during the Promotion Period and (ii) complete fund subscription in the following three months consecutively and successfully. The minimum monthly subscription amount starts at HKD1,000 per class. The reward amount for Asset-based Account is calculated by the increased monthly investment amount under MIP multiply by 3%.

   Monthly Investment Plan Reward distribution period as follows:

Monthly Investment Plan set up date/period	Respective months of MIP subscription	Reward distribution period
3 January – 22 February 2023	March, April, May 2023	on or before 31 August 2023
23 February – 22 March 2023	April, May, June 2023	
23 March – 22 April 2023	May, June, July 2023	on or before 30 September 2023
23 April – 22 May 2023	June, July, August 2023	
23 May – 22 June 2023	July, August, September 2023	on or before 31 December 2023
23 June – 30 June 2023	August, September, October 2023	

   Reward 3: HK$500 cash reward for transferring existing Manulife Funds. Only applicable to existing account holders of Manulife Funds, who transfer ALL the fund units of Manulife Funds held by the client to the new Manulife InvestChoice Account which open within the Promotion Period and close all the account(s) of holding Manulife Funds on or before 31 July 2023, in order to get the HK$500 cash rewards. The reward will be distributed on or before 30 Sep 2023.Manulife Funds are Manulife Advanced Fund SPC ("MAF"), Manulife Global Fund ("MGF") and Manulife Hong Kong Series ("MHK").

4. Each of the first 400 eligible clients who met the condition stated in item 3 will receive an email from Manulife Investment Management (Hong Kong) Limited within the Reward distribution period. The reward will be deposited into the HKD Cash Account of the eligible client's Manulife InvestChoice Account within the Reward distribution period.

5. The account opening reward will be forfeited if the eligible client's account is closed before the reward distribution date.

6. The Promotion shall not be open to any existing holders of Manulife InvestChoice Accounts and staff or agent of Manulife group.

7. Each eligible account in a single name or joint-name can only receive each type of the reward once listed in Item 3.

8. 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.

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