

# MANULIFE INVESTCHOICE – TERMS OF SERVICE

## 宏利智晰投資服務 — 服務條款

Unless otherwise defined herein, all terms used in this Terms of Service shall have the same meaning as set out in the agreement governing the terms of your Manulife InvestChoice Account(s) with Manulife (“**Agreement**”).

### A. MANULIFE INVESTCHOICE ACCOUNT TYPE, AND FEES

**I. Asset-based Account** – a type of Manulife InvestChoice Account which charges an annual fee based on your AUM. Exit Charges may also apply.

| Annual Fee                                   |   | Front-End Fee | Switching Fee | Exit Charges                        |       |
|--|---|---------------|---------------|-------------------------------------|-------|
| Average AUM *<br>(ie Asset under management) | Fee **(per annum)                           | N/A           | N/A           | Exit Period<br>(since subscription) | Fee # |
| HK\$10m and above                            | 0.80%                                       |               |               | 1st year                            | 2.50% |
| From less than HK\$10m to HK\$5m             | 1%  |               |               | 2nd year                            | 2%    |
| From less than HK\$5m to HK\$1m              | 1.50%                                       |               |               | 3rd year                            | 1.50% |
| Less than HK\$1m                             | 2% (subject to minimum charge of HK\$1,200) |               |               |                                     |       |

#### (Annual Fee)

- \* 1. Average AUM is your daily average holdings in all of your Manulife InvestChoice Accounts, including related Cash Accounts, for the charging month. For the purpose of calculating holdings for any single name account, holdings by the holder in any joint-name account will not be considered, and vice versa.
- \*\* 1. This is an annual fee, charged on your Fund holdings only at a Fee rate which is based on your Average AUM, and collected monthly as follows:
- $$\text{Average Fund holdings in Asset-based Account} \times \text{Fee} \times \frac{\text{No. of calendar days in charging month}}{\text{No. of calendar days in charging year}}$$
2. A minimum charge of HK\$1,200 per annum will apply, to be collected monthly.
3. The Annual Fee is collected monthly by debiting your Cash Account, or failing that your Designated Bank Account, within 10 Hong Kong Business Days after each month end.
4. If we are unable to collect the Annual Fee for three consecutive months, your Asset-based Account will be suspended (ie subscriptions or switches will not be processed) until all outstanding Annual Fees are settled.
5. Any outstanding Annual Fees shall be deducted from your redemption proceeds.

#### (Exit Charges)

- # 1. Exit Charges will be applied to and deducted from any withdrawal from your Asset-based Account, (i) if it relates to subscription(s) made within three years prior to your withdrawal and (ii) subject always to 2. below (see table for Fee applicable to the relevant Exit Period).
2. Your instruction to withdraw from your Asset-based Account will be processed and deemed withdrawn in the following order of priority:
- (i) from your Free of Exit Charges Pool, until this is used up
- (ii) from your Earlier Subscriptions, on a first-in first-out basis.
- Note any deemed withdrawal from (i) and (ii) will not attract Exit Charges, and can only be used once.

**Free of Exit Charges Pool** shall consist of new cash deposits, dividend income generated from Fund holdings, cash which has not previously been invested in any Fund, and interest paid on the balance in your Cash Account.

**Earlier Subscription(s)** shall mean all subscription amounts in your Asset-based Account (based on the original value at the time of your investment), excluding any amounts subscribed within three years prior to your withdrawal, any switchings, and reinvestments (of redemption proceeds from any Fund, or dividends).

**II. Trade-based Account** – a type of Manulife InvestChoice Account which charges fees each time you subscribe or switch. An Account Maintenance Fee<sup>Q</sup> may apply.

| Annual Fee | Front-End Fee                         |       | Switching Fee |      | Exit Charges |
|------------|---------------------------------------|-------|---------------|------|--------------|
| N/A        | AUM in Manulife InvestChoice Accounts | Fee ~ | Charged on    | Fee^ | N/A          |
|            | HK\$10m and above                     | 0.80% | AUM switched  | 1%   |              |
|            | Less than HK\$10m to HK\$5m           | 1%    |               |      |              |
|            | Less than HK\$5m to HK\$1m            | 1.50% |               |      |              |
|            | Less than HK\$1m to HK\$500,000       | 2%    |               |      |              |
|            | Less than HK\$500,000                 | 3%    |               |      |              |

#### (Front-End Fee)

- ~ 1. Charged on subscription amounts via New Investments. Fee rate is based on total holdings in all of your Manulife InvestChoice Accounts, including related Cash Accounts, at point of subscription. For the purpose of calculating holdings for any single name account, holdings by the holder in any joint-name account will not be considered, and vice versa. New Investments means investments in Funds via (a) cash which has not previously been invested in any Fund and/or (b) asset transfer-in.
2. Front-End Fee may also consist of Switching Fee where subscriptions include cash identified as having been invested in any Fund in the past.

### (Switching Fee)

1. Charged on amounts switched from any Fund.
2. Subscriptions via cash identified as having been invested in any Fund in the past shall be charged as switching orders.

### (Account Maintenance Fee)

1. An Account Maintenance Fee of HK\$1,200 per annum will be charged, to be collected monthly where your Trade-based Account has no Fund holdings for the past 2 years, notwithstanding any holdings in your Cash Account.

### III. Terms applicable to all Manulife InvestChoice Accounts (ie Asset-based Accounts and Trade-based Accounts)

- You may open one of each type of Manulife InvestChoice Accounts.
- All references to AUM amounts indicated in HK\$ shall also mean 'or equivalent in relevant currency'.
- Maximum 2 holders permitted per each joint-name Manulife InvestChoice Account.
- Cash Account is maintained for each Manulife InvestChoice Account and is held under the name of the Nominee on your behalf and consists of multi-currency interest bearing cash account facilities with the Bank as nominated by Manulife, and which currently includes HKD, USD, RMB, EUR and AUD accounts.
- You will arrange for your Cash Account to be appropriately funded, including via your Designated Bank Account, HKD cheque payment, bank transfers (online, telegraphic transfers or via Faster Payment System(FPS)) or real time direct debit instructions.
- Deposits to/payments out of your Cash Account will be in the same currency corresponding to the relevant cash account facility credited/debited.
- All holdings in your Manulife InvestChoice Account (Funds and Cash Account) will be held under the name of the Nominee on your behalf.
- Minimum investment amounts requirements per Fund shall apply to each of your Manulife InvestChoice Account as follows (or equivalent in relevant currency):
  - Initial minimum subscription amount is HK\$20,000
  - Subsequent minimum subscription/switching amount is HK\$10,000
  - Minimum redemption amount is HK\$10,000
  - Minimum holding is HK\$10,000.
- Fund holdings are not allowed to be transferred between your Manulife InvestChoice Accounts.
- Any Manulife InvestChoice Account opened but not funded will be deemed a **Not Activated Account** and will be subject to review for closure after 12 months of opening.
- Reference to **Hong Kong Business Day** in the Agreement shall mean a day (other than a Saturday or Sunday) on which banks in Hong Kong are open for normal business, provided that where as a result of a number 8 typhoon signal, black rainstorm warning or other similar event, the period during which banks in Hong Kong are open on any day is reduced, such day shall not be a Hong Kong Business Day unless Manulife determines otherwise.

### B. ASSET TRANSFERS (in/out of your Manulife InvestChoice Account)

|                            | Asset transfer-in/Fee   | Asset transfer-out/Fee <sup>†</sup>  |
|----------------------------|---|--|
| <b>Asset-based Account</b> | Annual Fee in A.I. above shall apply to any holdings in Funds you transfer-in to your Asset-based Account.  | Exit Charges in A.I. above shall apply to any Units held which are transferred-out in the first three years.<br><br>Any Unit held and transferred-out after the 3rd year shall be subject to a fee of 1% on AUM. |
| <b>Trade-based Account</b> | Front-End Fee in A.II. above shall apply to any holdings in Funds you transfer-in to your Trade-based Account, and shall be charged against your relevant Cash Account. | Any Unit transferred-out shall be subject to a fee of 1% on AUM.   |

- † 1. The Fee for transfer-out of assets from your Manulife InvestChoice Account will be based on the AUM being transferred-out as valued on the day of acceptance of your Client Instruction (unless otherwise notified by Manulife), and will be charged against your relevant Cash Account. If your Cash Account is not appropriately funded, you will be required to deposit the Fee to your Cash Account in order to ensure timely transfer-out of your assets.

### C. DEALING

#### I. Dealing Cut-Off Time, Settlement of Trades

- Instructions for all Dealing Transactions in the Funds are to be submitted through Manulife Website by 3pm (or such earlier time as specified on Manulife Website) on each Hong Kong Business Day ("**Dealing Cut-Off Time**").
- Cheque payments due on any Hong Kong Business Day are to be received by Manulife by 12pm on the same day.
- Subscription requests submitted and received by the Dealing Cut-Off Time (including your valid and complete instruction, together with all required information and documents) will be processed on the same day provided your relevant Cash Account is appropriately funded or we have received your cheque payment in accordance with C.2. above.
- Subject to the terms of the Agreement, redemption proceeds will normally be paid into your relevant Cash Account upon receipt from the respective Fund.

#### II. Your Designated Bank Account

- You will arrange for your Cash Account to be appropriately funded, including via your Designated Bank Account.
- All payments from your Cash Account to you will be paid out by telegraphic transfer to your Designated Bank Account.
- You will bear any costs, fees, charges or expenses incurred or charged by your Designated Bank Account in connection with any funding of your Cash Account, or any payment to your Designated Bank Account. Manulife is entitled to charge you for any shortfall in your subscription payments due to any cost, bank charge or expense charged by your bank.

### D. MONTHLY INVESTMENT PLAN

- Monthly investment plan ("**MIP**") for regular subscriptions to the Funds is available on all Manulife InvestChoice Accounts.
- The minimum MIP subscription per class in a Fund is HK\$1,000.
- Your MIP subscription monies shall be debited in HKD from your Designated Bank Account normally on the 2nd Hong Kong Business Day of each month.
- Subject to receipt of subscription monies, MIP subscriptions and allocations to Fund(s) of your choice shall be made normally on the 7th Hong Kong Business Day of each month.
- Manulife reserves the right to reject a MIP subscription in whole or in part if any required information or documentation is incomplete or invalid.

6. You may notify Manulife to revise your MIP as follows ("**Revised MIP**"):
  - (i) to add MIP to any Fund;
  - (ii) to change your Designated Bank Account, or to change (or terminate) your related direct debit instructions;
  - (iii) to change your MIP in a Fund (or your MIP subscription amount); and/or
  - (iv) to terminate your MIP (in whole or in part),  
and if your Revised MIP is received by Manulife by 3pm on or before the 23rd day of a month, your MIP subscription monies shall be debited, and your MIP subscriptions and/or allocations shall be processed, as applicable, in the following month pursuant to D.4. and D.5. above in accordance with your Revised MIP.
7. Manulife may terminate your MIP for any Fund if your MIP subscription monies cannot be debited from your Designated Bank Account for 3 consecutive months.

## E. DISCLOSURES

### I. Risks

1. The prices of Funds fluctuate, sometimes dramatically. The price of a Fund may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling Funds.
2. Since transactions may be settled overseas, client assets received or held by Manulife or its affiliates may be subject to the Applicable Laws of the relevant overseas jurisdiction which may be different from the Hong Kong Securities and Futures Ordinance and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.
3. Some of the Funds may invest in derivative instruments which may involve additional risks. For example, where such instruments are used for leveraging they may cause greater volatility. Some of the Funds will potentially make extensive use of derivatives including more complex derivative instruments or strategies to achieve their investment objective, this may give rise to additional exposure in that performance may rise or fall more than it would have done otherwise. In adverse situations, a Fund's use of derivative instruments may become ineffective and the Fund may suffer significant losses. The use of derivatives may give rise to leverage, liquidity, counterparty and valuation risks.
4. Use of online system  
Any information including your portfolio holding information provided is for your reference only and may not show the correct value. Any account balance, projected returns, quoted prices, values, rates or other quotation provided is only indicative and are subject to change at any time without notice to you. Account overview displays portfolio return information based on financial information which may not be accurate or up to date. You should be aware that there are multiple methodologies in calculating portfolio return information and as such, the relevant information is provided to you for reference only. Formal accounts and statements will be sent to you in accordance with the terms and conditions for the relevant account or service.

### II. Monetary and Non-Monetary Benefits

1. Manulife Investment Management (Hong Kong) Limited ("**Manulife**") offers a comprehensive range of retail funds including funds managed by a Manulife Group Company and Third Party Funds (altogether the "**Funds**"). This section explains the role of Manulife, benefits received or receivable by Manulife in providing fund investment services and other transaction related information in relation to your Manulife InvestChoice Account.
  - a. Manulife is NOT an independent intermediary because (i) we receive fees, commissions, or other monetary benefits from other parties (which may include Fund issuers or Third Party Fund Issuers) in relation to our distribution of Funds to you, and/or (ii) we receive non-monetary benefits from other parties, or have close links or other legal or economic relationships with issuers of Funds (for example, a Manulife Group Company) that we may distribute to you and as such, may impair our independence to favour Funds managed by a Manulife Group Company over other Third Party Funds.
  - b. In addition to the fees payable by you when you deal via your Manulife InvestChoice Account, Manulife may from time to time (to the extent not prohibited by any Applicable Law) receive and retain monetary and non-monetary benefits including fees, commissions, trailer fees and/or other monies (i) from issuers of the Funds (which may be managed by a Manulife Group Company, or may be Third Party Funds) which Manulife distributes under the Agreement, in relation to your investment in the Funds which are attributable to the services provided by Manulife pursuant to the Agreement, (ii) as management or advisory fees for certain of the Funds which Manulife may also be the appointed investment manager and (iii) as the appointed Hong Kong Representative of certain Funds which are managed or issued by a Manulife Group Company. You consent to Manulife receiving and retaining such monetary and non-monetary benefits including fees, commissions, trailer fees and/or other monies. Neither the receipt nor the retention by Manulife of such monetary and non-monetary benefits including fees, commissions, trailer fees and/or other monies shall be construed as giving rise to any breach of fiduciary duty or equitable duty that Manulife may owe to you.
  - c. Manulife and any Manulife Group Company may deal in Units for its own account or for the account of its other clients.
  - d. In providing the services under the Agreement, any Manulife Group Company may act as principal with respect to such services or any holdings held by you in your Manulife InvestChoice Account or may effect other related transactions in which any Manulife Group Company may have, directly or indirectly, a material interest or a potential conflict with respect to you.
  - e. Manulife is authorised to enter into any transaction with any Manulife Group Company and Manulife may be interested in any transaction and shall not be accountable to you for any profit or benefit arising therefrom.
  - f. Manulife or any Manulife Group Company may have banking or other financial relationships with the fund manager, distributor or issuer of any Fund, the Bank or any Nominee.
  - g. In providing services under the Agreement to you, Manulife shall act as your agent and not as principal in relation to any transaction effected by Manulife on your behalf unless otherwise indicated.
2. Ongoing Annual Commission for Third Party Funds  
Manulife or its associates may receive from the Funds' issuers, throughout the term of your investment in the relevant Funds, up to 60% of a Fund's annual management fees. This is paid out of management fees received by the Funds' issuers from the Funds.

## F. CONTACT US

Our contact details are:

Customer Service Centre  
21/F, Tower A, Manulife Financial Centre  
223-231 Wai Yip Street, Kwun Tong  
Kowloon, Hong Kong

Tel: 2108 1110  
Email: via [www.manulifeim.com.hk](http://www.manulifeim.com.hk)

除本服務條款內另有界定外，本服務條款內所用的所有詞彙均具有閣下與宏利訂立、規管閣下的宏利智晰投資服務帳戶的條款的協議(該「協議」)中所載的涵義。

A. 宏利智晰投資服務帳戶類別及費用

I. 智全資產帳戶 — 按閣下的管理資產而收取年費的宏利智晰投資服務帳戶。或會另外收取退出費。

| 年費                 |                     | 認購費 | 轉換費 | 退出費       |                 |
|--------------------|---------------------|-----|-----|-----------|-----------------|
| 平均管理資產*            | 費用** (每年)           | 不適用 | 不適用 | 退出期 (認購後) | 費用 <sup>#</sup> |
| 1,000萬港元及以上        | 0.80%               |     |     | 第一年       | 2.50%           |
| 由少於1,000萬港元至500萬港元 | 1%                  |     |     | 第二年       | 2%              |
| 由少於500萬港元至100萬港元   | 1.50%               |     |     |           |                 |
| 少於100萬港元           | 2%<br>(最低收費1,200港元) |     |     |           |                 |

(年費)

- \* 1. 平均管理資產為閣下所有宏利智晰投資服務帳戶 (包括相關現金帳戶) 於收費月份的每日平均所持投資。就計算任何單名帳戶所持資產而言，持有人於任何聯名帳戶所持資產將不予考慮，反之亦然。
- \*\* 1. 此乃年費，僅就閣下所持基金而按某收費率 (根據閣下的平均管理資產而釐定) 徵收，並按月收取，計算方法如下：
- 智全資產帳戶平均所持基金投資

x

費用

x

收費月份的日數

收費年份的日數
2. 設有每年最低收費1,200港元，按月收取。
3. 年費乃按月於每月月底過後十個香港營業日內從閣下的現金帳戶 (若未能扣款，則從閣下的指定銀行帳戶) 扣款收取。
4. 若本公司連續三個月無法收取年費，閣下的智全資產帳戶將會被暫停 (即不會辦理認購或轉換)，直至所有未付年費付清為止。
5. 任何未付年費均會從閣下的贖回款項中扣除。

(退出費)

- # 1. (i) 若閣下提取的資金是關乎提取前三年內的認購所得並(ii) 須在任何時間受下文2. 的規限，退出費將按閣下從智全資產帳戶所提取的資金收取並從中扣除 (有關退出期的適用收費見列表)。
2. 閣下就智全資產帳戶的提取指示，將按以下先後次序辦理及被視作提取：
- (i) 從閣下的免退出費部分扣除，直至用罄為止
- (ii) 按先進先出法，從閣下的早期認購扣除。
- 注意：任何被視作從(i) 和(ii) 提取的資金將不會被徵收退出費，而有此安排之所提取的資金只會被計算一次。
- 「免退出費部分」包含新現金存款、所持基金投資賺取的股息收入、之前並未投資於任何基金的現金，以及閣下的現金帳戶結餘所獲支付的利息。
- 「早期認購」為閣下智全資產帳戶的所有認購款項 (按閣下投資當時的原有價值而釐定)，不包括有關閣下提取資金前三年內的任何認購款項，任何轉換，以及 (從任何基金的贖回款項及股息所得的) 再投資。

II. 智專交易帳戶 — 閣下每次認購或轉換均會收取費用的宏利智晰投資服務帳戶。或須支付帳戶管理費<sup>0</sup>。

| 年費  | 認購費               |                 | 轉換費    |                 | 退出費 |
|-----|-------------------|-----------------|--------|-----------------|-----|
| 不適用 | 宏利智晰投資服務帳戶管理資產    | 費用 <sup>-</sup> | 收取對象   | 費用 <sup>^</sup> | 不適用 |
|     | 1,000萬港元及以上       | 0.80%           | 轉換管理資產 | 1%              |     |
|     | 少於1,000萬港元至500萬港元 | 1%              |        |                 |     |
|     | 少於500萬港元至100萬港元   | 1.50%           |        |                 |     |
|     | 少於100萬港元至50萬港元    | 2%              |        |                 |     |
|     | 少於50萬港元           | 3%              |        |                 |     |

(認購費)

- ~ 1. 就通過新投資的認購款項收取。收費率乃按閣下所有宏利智晰投資服務帳戶 (包括相關現金帳戶) 於認購當時所持投資總值計算。就計算任何單名帳戶所持資產而言，持有人於任何聯名帳戶所持資產將不予考慮，反之亦然。「新投資」指投資入基金的(a) 先前未曾投資入任何基金的現金和/或(b) 轉入資產。
2. 如認購資金包括被識別為曾經投資於任何基金的現金，該認購費中或會包含轉換費。

(轉換費)

- ^ 1. 就轉出任何基金的款項收取。
2. 通過被識別為曾經投資於任何基金的現金而作出的認購，應作為轉換指令收取費用。

(帳戶管理費)

- 0 1. 若閣下的智專交易帳戶於過去兩年間並無持有任何基金 (不論閣下的現金帳戶持有任何資產)，宏利將每年徵收帳戶管理費1,200港元，按月收取。



### III. 適用於所有宏利智晰投資服務帳戶(即智全資產帳戶及智專交易帳戶)的條款

- 閣下可開立每類宏利智晰投資服務帳戶各一。
- 以港元表示的所有管理資產金額，亦指「或相關貨幣的等值」。
- 每個聯名宏利智晰投資服務帳戶最多只准有兩名持有人。
- 每個宏利智晰投資服務帳戶均設有一個現金帳戶，乃由代名人以其名義代表閣下持有，並於宏利所指定銀行設有多種貨幣計息現金帳戶設施(目前包括港元、美元、人民幣、歐元及澳元帳戶)。
- 閣下將作出安排，令閣下的現金帳戶持有足夠資金，包括通過閣下的指定銀行帳戶、港元支票付款、銀行轉帳(網上、電匯或轉數快(FPS))，又或即時直接扣款指示等渠道。
- 將款項存入閣下的現金帳戶／或從閣下的現金帳戶付款的貨幣，將會與存入／扣款的有關現金帳戶設施屬同一貨幣。
- 閣下的宏利智晰投資服務帳戶內持有的所有資產(基金及現金帳戶)將以代名人義代表閣下持有。
- 將適用於閣下每一個宏利智晰投資服務帳戶的每一項基金的最低投資額規定如下(或相關貨幣的等值)：
  - 首次最低認購額為20,000港元
  - 其後最低認購額／轉換額為10,000港元
  - 最低贖回額為10,000港元
  - 最低持有額為10,000港元
- 所持基金投資不得在閣下的宏利智晰投資服務帳戶之間轉移。
- 任何已開立但未注資的宏利智晰投資服務帳戶將被視為未啟動帳戶，並將於開立12個月後審視以決定是否應予結束。
- 協議中引用的香港營業日，指香港銀行經營正常業務的一日(星期六或星期日除外)，惟由於八號颱風信號、黑色暴雨警告或其他類似事件，引致香港銀行縮短任何一日的營業時間，除非宏利另有決定，否則該日不是香港營業日。

### B. 資產轉移(轉入／轉出閣下的宏利智晰投資服務帳戶)

|        | 資產轉入／費用  | 資產轉出／費用 <sup>†</sup>   |
|--------|--|--|
| 智全資產帳戶 | 將閣下所持任何基金投資轉入閣下的智全資產帳戶，均須繳付上文A.I.所述年費。               | 於首三年內將所持任何單位轉出，均須繳付上文A.I.所述退出費。<br><br>於第三年後轉出所持任何單位，須繳付管理資產1%的費用。 |
| 智專交易帳戶 | 將所持任何基金投資轉入閣下的智專交易帳戶，均須繳付上文A.II.所述認購費，將從閣下的有關現金帳戶扣除。 | 將所持任何單位轉出，均須繳付管理資產1%的費用。   |

- <sup>†</sup> 1. 將資產轉出閣下的宏利智晰投資服務帳戶的費用，將按轉出的管理資產計算，於接納閣下客戶指示當日估值(除非宏利另行通知)，並會從閣下的有關現金帳戶扣除。若閣下的現金帳戶並未有足夠資金，閣下須將費用存入閣下的現金帳戶，以確保閣下的資產可及時轉出。

### C. 買賣

#### I. 交易截止時間、交易結算

- 所有基金買賣交易的指示須於每個香港營業日下午3時(或宏利網站上指定的較早時間)(「交易截止時間」)前，透過宏利網站提交。
- 於任何香港營業日到期的支票付款，須於同日正午12時由宏利收妥。
- 於交易截止時間前提交及收到的認購要求(包括閣下有效兼完備的指示，連同全部所需資料及文件)，將於同日辦理，惟閣下的有關現金帳戶須有足夠資金，又或本公司已按照上文C.2.收到閣下的支票付款。
- 在該協議條款規限下，贖回款項一般將會在收到有關基金款項後，存入閣下的有關現金帳戶。

#### II. 閣下的指定銀行帳戶

- 閣下將作出安排，令閣下的現金帳戶持有足夠資金，包括通過閣下的指定銀行帳戶。
- 所有從閣下的現金帳戶向閣下作出的付款，將會以電匯方式存入閣下的指定銀行帳戶。
- 閣下將承擔，閣下的指定銀行帳戶因向閣下的現金帳戶注資，或從閣下的指定銀行帳戶作出的任何付款，而產生或支付的任何成本、費用、收費或開支。若閣下的認購款項因為閣下的銀行收取任何成本、銀行手續費或開支，以致出現任何不足之數，宏利有權向閣下收取該等差額。

### D. 月供投資計劃

- 月供投資計劃提供於所有的宏利智晰投資服務帳戶進行定期認購基金。
- 每項基金中每一類別的月供投資計劃，須符合1,000港元的最低認購金額。
- 月供投資計劃下您的認購資金通常在每月第二個香港營業日從您的指定銀行帳戶以港元直接付款。
- 以收到認購資金為準，月供投資計劃下的認購及分配您所選擇的基金，通常在每月第七個香港營業日進行。
- 如果任何所須資料或文件不完整或無效，宏利保留權利拒絕您的月供投資計劃下的全部或部分認購。
- 閣下可指示宏利調整您的月供投資計劃下列事項(「**月供投資計劃調整**」)：
  - 增加月供投資計劃下的任何基金；
  - 更改您的指定銀行帳戶，或調整(或停止)您的直接付款指示；
  - 調整您的月供投資計劃下的基金(或認購金額)；及／或
  - 停止閣下的全部或部分月供投資計劃。如果宏利於每月**23日**下午**3時**或之前收到閣下的月供投資計劃調整指示，閣下的月供投資計劃認購及／或分配(若適用)應按上文D.4.和D.5.於下一個月按照閣下調整的月供投資計劃處理。
- 如果連續三個月閣下的指定銀行帳戶沒有直接付款作為您的月供投資計劃下的認購資金，宏利將會停止閣下的月供投資計劃。

## E. 披露

### I. 風險

1. 基金價格可能波動，並有時大幅波動。基金價格可升可跌，可能變得毫無價值。買賣基金可能獲利，亦可能會招致虧損。
2. 由於交易可能在海外結算，宏利或其聯屬人接收或持有的客戶資產，或會受制於有關海外司法管轄區之適用法律，而該等適用法律或會有別於香港《證券及期貨條例》及該條例項下頒佈之規則。故此，該等客戶資產未必可以享有於香港接收或持有之客戶資產獲賦予之相同保障。
3. 部分基金可能投資於衍生工具，而衍生工具或會牽涉額外風險。例如：若使用該等工具作槓桿，可能導致較大波動。部分基金有可能廣泛使用衍生工具，包括較複雜的衍生工具或策略，以達致其投資目標，此舉可能引致額外風險承擔，即表現升跌幅度超出原有水平。在不利形勢下，基金使用的衍生工具可能無效，而基金可能因而蒙受重大虧損。使用衍生工具或會招致槓桿風險、流動性風險、交易對手風險及估值風險。
4. **使用網上系統**  
所提供的一切資訊(包括閣下的組合持倉資料)僅供閣下參考，未必顯示正確價值。所提供任何帳戶結餘、預計回報、報價、價值、比率或其他報價僅作為指引，可隨時變更而毋須通知閣下。帳戶概覽所呈列的組合回報資料所依據的財經資訊未必準確或合時。閣下應留意，有多種方法可計算組合回報資料，因此，閣下所獲提供的有關資訊僅供參考。閣下將按照有關帳戶或服務的條款及條件而獲發正式帳戶及報表。

### II. 金錢及非金錢利益

1. 宏利投資管理(香港)有限公司(「宏利」)提供範圍廣泛的零售基金，包括由宏利集團公司管理的基金及第三方基金(統稱「基金」)。本節說明宏利的角色、宏利在提供基金投資服務時收取或應收的利益，以及與閣下的宏利智晰投資服務帳戶相關的其他交易資料。
  - a. 宏利並非獨立中介人，因為(i)本公司就其向閣下分銷基金而向其他機構(可包括基金發行機構或第三方基金發行機構)收取費用、佣金或其他金錢利益，及／或(ii)本公司向其他機構收取非金錢利益，或與本公司可能向閣下分銷的基金的發行機構(例如：宏利集團公司)存在緊密聯繫或其他法律或經濟關係，並因而可能影響本公司的獨立性，可能偏重宏利集團公司所管理基金多於其他第三者基金。
  - b. 除閣下在通過閣下的宏利智晰投資服務帳戶進行買賣時所須支付的費用外，宏利可不時(在任何適用法律不禁止的範圍內)從以下來源收取和保留金錢及非金錢利益，包括費用收入、佣金、銷售佣金，及／或其他款項：(i)源自宏利於該協議項下分銷的基金(可由宏利集團公司管理，或屬第三方基金)的發行機構，歸因於宏利根據該協議提供服務，且閣下對基金作出投資，(ii)源自宏利又可獲委任為某些基金的投資經理，收取管理費或顧問費，及(iii)源自宏利可獲委任為宏利集團公司所管理或發行的某些基金的香港代表，收取費用。閣下同意，宏利收取和保留該等金錢及非金錢利益，包括費用收入、佣金、銷售佣金，及／或其他款項，不應被詮釋為宏利違反可能對閣下負有的受信責任或衡平法上的責任。
  - c. 宏利及任何宏利集團公司可為本身的帳戶或其他客戶的帳戶買賣單位。
  - d. 於該協議項下提供服務時，任何宏利集團公司可能會就該等服務，或就閣下於宏利智晰投資服務帳戶內的任何所持投資，以主事人身份行事，並可能會進行任何宏利集團公司直接或間接擁有重大利益，或與閣下存有潛在利益衝突的其他相關交易。
  - e. 宏利已獲授權與任何宏利集團公司進行任何交易，宏利亦可能於任何交易佔有利益，但宏利毋須就該等交易帶來的任何利潤或利益向閣下交代。
  - f. 宏利或任何宏利集團公司可能與任何基金的基金經理、分銷商或發行機構、銀行或任何代名人，存在銀行或其他財務關係。
  - g. 除非另有註明，否則於該協議項下為閣下提供服務時，宏利應以閣下的代理人，而非主事人身份，代表閣下進行任何交易。
2. **第三方基金每年持續收取的佣金**  
宏利或其聯繫人可於閣下投資有關基金期間，向基金的發行機構收取基金管理年費，當中最多達60%。該筆佣金乃從基金發行機構向基金收取的管理費中撥付。

## F. 聯絡我們

本公司的聯絡資料如下：

客戶服務中心  
香港九龍  
觀塘偉業街223-231號  
宏利金融中心A座21樓

電話： 2108 1110  
電郵： 請經過 [www.manulifeim.com.hk](http://www.manulifeim.com.hk) 聯絡我們