

Enjoy exclusive fund subscription rewards up to HKD10,600[^] with Manulife InvestChoice!

Promotion from 1 July 2026 to 31 December 2026

[^] Terms and conditions apply.

Terms and Conditions for Manulife InvestChoice Customer Rewards – Second Half of 2026

1. The Manulife InvestChoice “Investment Reward” and “Manulife Customer Welcome Reward” (collectively referred to as the “Reward(s)”) will run from 1 July 2026 to 31 December 2026, inclusive of both start and end dates (“Promotion Period”).
2. The Reward(s) are only applicable to customer(s) who meet the following conditions (“Eligible Customer(s)”):
 - 2.1. Customer(s) who open a single name or joint name Manulife InvestChoice account during the Promotion Period (“New Customer(s)”) or
 - 2.2. Customer(s) who opened a single name or joint name Manulife InvestChoice account between 1 January 2026 and 30 June 2026, with no fund holdings and transactions throughout the period (“Selected Customer(s)”).

Customer Reward(s)

3. Reward 1: Investment Reward
 - 3.1. During the Promotion Period, the first 80 Eligible Customers who complete one or more fund subscription transactions through their Manulife InvestChoice Accounts on their first transaction day, with the aggregate subscription amount executed on that day reaching HKD1,000,000 or above (or its equivalent) (“Eligible New Subscription Amount”) will be entitled to a fund subscription rebate reward of up to HKD10,000 (“Rebate Reward”).
 - 3.2. The Rebate Reward applies to Manulife InvestChoice accounts that complete the eligible fund subscription transactions during the Promotion Period.
 - 3.3. For Trade-based Accounts, the rebate amount will be determined with reference to the subscription fee paid for such transactions. If the subscription fee paid by the Eligible Customer is less than the Rebate Reward amount, the rebate amount will be capped at the actual subscription fee paid.
 - 3.4. For Asset-based Accounts, the rebate amount will be calculated as 1.5% of the Eligible New Subscription Amount.
 - 3.5. The Rebate Reward does not apply to any fund transfers, fund switches, or subscriptions made under the Monthly Investment Plan.
4. Reward 2: Manulife Customer Welcome Reward
 - 4.1. Any New Customer who is an existing Manulife Hong Kong customer and did not hold any single name or joint name Manulife InvestChoice account prior to the Promotion Period, and successfully opens a new Manulife InvestChoice account during Promotion Period with fund subscription amount of HKD20,000 or above (or equivalent) will receive a HKD600 cash reward (“Cash Reward”).
 - 4.2. If the New Customer also holds a Manulife Advanced Fund SPC (“MAF”), Manulife Global Fund (“MGF”), or Manulife Hong Kong Series (“MHK”) account, the customer must transfer all fund units into the new Manulife InvestChoice account and successfully close the MAF, MGF or MHK account during Promotion

Period to entitle the Cash Reward. Eligibility will be determined based on the system records of Manulife Investment Management (Hong Kong) Limited ("Manulife Investments").

5. Each Eligible Customer is only entitled to the Rebate Reward and/or Cash Reward once during the Promotion Period.
6. Eligible Customers shall pay the subscription fee for any fund subscription transactions made during the Promotion Period. Eligible Customers who meet the conditions outlined in clause 3 and/or clause 4 above within the Promotion Period will receive an email notification regarding the Reward(s) from Manulife Investments via their registered emails of the Manulife InvestChoice Accounts within three months after the end of the Promotion Period. The Reward(s) will be credited directly to the HKD cash account under their Manulife InvestChoice Accounts within four months after the end of the Promotion Period.

General Terms and Conditions

7. For the purpose of determining the relevant transaction amount(s) for Reward(s) eligibility, any transaction denominated in a currency other than HKD will be converted into an equivalent HKD at an exchange rate determined by Manulife Investments, with reference to the fund's unit price. Manulife Investments reserves the right to amend the calculation method of transaction amount at its sole discretion.
8. The Reward(s) will be forfeited if the customer's Manulife InvestChoice account is closed before the reward distribution date.
9. The Reward(s) is not open to any staff account or agent account of Manulife group.
10. Manulife Investments has the sole and absolute discretion in, according to relevant clauses of terms and conditions, determining a person's eligibility to receive the Reward(s). If Manulife Investments discovers at any time, whether after or during the Promotion Period, that any person has failed to comply with terms and conditions, Manulife Investments is entitled to disqualify the person from participating in this campaign and receiving the Reward(s).
11. Manulife Investments reserves the right, at its sole discretion, to amend these terms and conditions at any time without prior notice and shall not be obliged to give any reasons. In the event of any dispute, Manulife Investments has the absolute right to determine all matters in relation to the Reward(s), including but not limited to termination of the Reward(s), the Promotion Period, change to the reward distribution schedule or cancellation of the reward, and determination of reward eligibility.

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.