

Manulife InvestChoice Welcome Offer

Terms and Conditions

1. The Manulife InvestChoice Promotion (“the Promotion”) is taking place from 3 January to 30 June 2024, both dates inclusive (“Promotion Period”).
2. Each eligible client opened a new single-name or joint-name Manulife InvestChoice Account online for the first time during the Promotional Period (“New Client”) will be entitled for the reward 1, 2 or 3 listed in Item 3 if its conditions(s) is/are met. New Client(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 Client who deposited a total of HK\$100,000 or above during the Promotion Period into their newly opened cash account under Manulife InvestChoice Account can enjoy a cash reward of HK\$500 for every accumulated total balance of HK\$100,000, with a maximum cash reward of HK\$3,000. The accumulated total balance is calculated based on the average daily combined balance of the cash holdings and/or the value of the fund units held in the new account within 90 days starting from the first business day after the total amount of HK\$100,000 or above is deposited. The calculation excludes the impact of market movements.

Example as follow:

New Client(s) make a single deposit of HK\$100,000 or above during the Promotion Period.

Scenario	The deposit date of a total amount of HK\$100,000 or above	Calculation period of Average Total Balance	Average total balance	The amount of cash reward
Client A	10 January 2024	11 January 2024 - 9 April 2024	HK\$100,000	HK\$500
Client B	2 March 2024	4 March 2024 – 1 June 2024	HK\$250,000	HK\$1,000
Client C	2 May 2024	3 May 2024 – 31 July 2024	HK\$800,000	HK\$3,000

New Client(s) make multiple deposits of different amount during the Promotion Period.

Scenario	Amount and date deposited	Calculation period of Average Total Balance	Average total balance	The amount of cash reward
Client D	20 January 2024 – Deposit HK\$50,000 25 January 2024 – Deposit HK\$50,000	26 January 2024 to 24 April 2024	HK\$100,000	HK\$500
Client E	5 February 2024 – Deposit HK\$100,000 14 February 2024 – Deposit HK\$80,000 16 February 2024 – Deposit HK\$100,000	6 February 2024 to 5 May 2024	HK\$261,778	HK\$1,000
Client F	15 January 2024 – Deposit HK\$150,000 30 April 2024 – Deposit HK\$100,000	16 January 2024 to 14 April 2024	HK\$150,000	HK\$500

Reward 2: Monthly Investment Plan subscription fee rebate

For all monthly fund subscriptions made by New Client(s) during the Promotion Period, the relevant fund subscription fees will be eligible for cash rebates, with a maximum of HK\$1,000. New client(s) must set up a Monthly Investment Plan under the Manulife InvestChoice Account and complete fund subscription successfully during the Promotion Period. The minimum monthly subscription amount starts at HK\$1,000 per class.

Reward 3: Cash reward for Manulife existing client

Each New Client who holds existing Manulife MPF account(s) and/or in-force insurance policy(ies) and meet the above requirements will receive an additional HK\$300 cash reward. If New Client 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. Each of the first 400 eligible New Clients who met the condition(s) stated above will receive an email from Manulife Investment Management (Hong Kong) Limited on or before 1 November 2024. The reward will be deposited into the HKD Cash Account of the eligible client’s Manulife InvestChoice Account on or before 30 November 2024.
5. The account opening reward will be forfeited if New 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 or Manulife InvestChoice Staff Accounts.
7. Each eligible account in a single name or joint-name can only receive each type of the reward once listed above .
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.