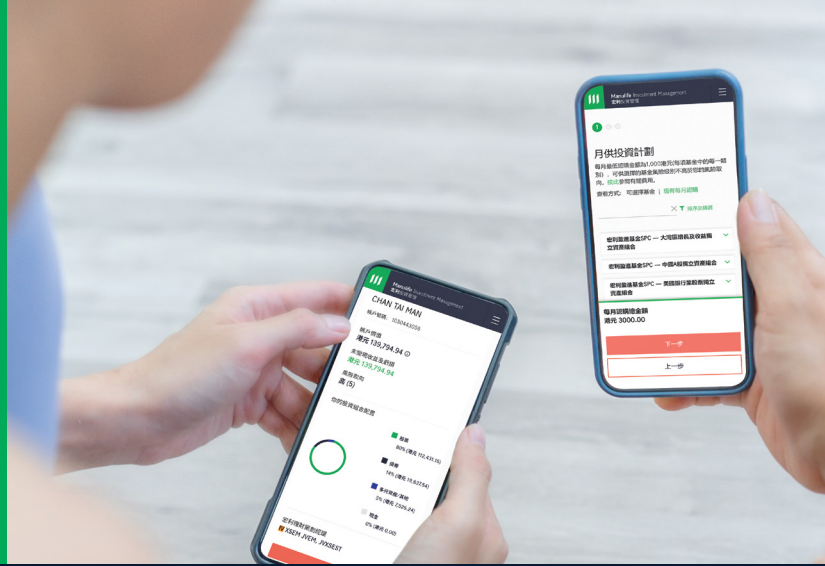


Manulife InvestChoice promotion for existing customers



Login with ease to earn a

HK\$50 cash reward

Terms and Conditions

1. The Manulife InvestChoice promotion for existing customers (“the Promotion”) is taking place from 2 January 2025 to 30 June 2025, both dates inclusive (“Promotion Period”).
2. Eligible customers (“Eligible Customers”) must be existing holders of a single name or joint-name Manulife InvestChoice accounts on or before 1 January 2025; and must successfully log in to their Manulife InvestChoice account via Manulife Investment Management website and navigate to the 'Account Overview' page to view the investment holdings.
3. Each eligible customer can participate in the following promotion:
 - (i) The first 80 eligible customers each month will receive a HK\$50 cash reward. Each eligible customers can only receive this reward once during the promotion period. If a customer has more than one Manulife InvestChoice account, they can only receive this reward once during the entire promotional period. This means that if a customer gets the reward in the first month, they won't be able to get it again in the following months.
 - (ii) The top 20 eligible customers with the highest cumulative login frequency during the promotion period will receive an additional HK\$50 cash reward. If a customer logs in multiple times in one day, it will only count as one.
4. A total of 480 customers who meet the criteria specified in 3(i) and the 20 customers who specified the criteria stated in 3(ii) above will receive an email from Manulife Investment Management (Hong Kong) Limited if they are entitled to the rewards. 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 the customer's account is closed before the reward distribution date.
6. The promotion excludes any 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 above.
8. The reward results are subject to the records in the company's computer system.
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.