


Manulife InvestChoice

Cash reward promotion for fund subscription

Whether you're a new or existing client, enjoy cash rewards by subscribing to funds with a designated New Subscription Amount^ through your Manulife InvestChoice account.

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- **The higher your New Subscription Amount, the more you earn — hit the milestones to unlock double cash rewards!**
 - **Entry Tier:** Start with a fund subscription of HK\$50,000 to get HK\$350 cash reward.
 - **Top Tier:** Go big with a fund subscription of HK\$6,000,000 or more to enjoy a double up reward — from HK\$30,000 to HK\$60,000!

Promotion from 4 July 2025 to 31 December 2025

^Terms and conditions apply.

Terms and Conditions

1. The Manulife InvestChoice cash reward promotion for fund subscription (“Offer”) will run from 4 July 2025 to 31 December 2025, both dates inclusive (“Promotion Period”).
2. Clients who open a single or joint name Manulife InvestChoice Account during the Promotion Period (“New Clients”), or who already hold such account as of 4 July 2025 (“Existing Clients”) are eligible to participate in this Offer (“Eligible Clients”).
3. Offer details:
 - During the Promotion Period, Eligible Clients who subscribe to funds through their Manulife InvestChoice Accounts and reach the designated eligible new subscription amount will receive a cash reward. The higher the client’s eligible new subscription amount, the greater the cash rewards they will receive.
 - **Eligible new subscription amount:** Refers to the total accumulated value of all fund subscriptions made through a Manulife InvestChoice Account during the Promotion Period, net of any fund redemptions made within the same period.

Eligible new subscription amount (HK\$)	Cash reward (HK\$)
\$50,000 - \$99,999	\$350
\$100,000 - \$199,999	\$750
\$200,000 - \$299,999	\$1,250
\$300,000 - \$999,999	\$2,500
\$1,000,000 - \$1,999,999	\$7,500
\$2,000,000 - \$2,999,999	\$12,500
\$3,000,000 - \$5,999,999	\$20,000
\$6,000,000 or above	\$30,000

- **Limited Jumbo cash rewards:** The first 10 Eligible Clients with an eligible new subscription amount of ‘HK\$3,000,000 - HK\$5,999,999’, and the first 10 Eligible Clients with an eligible new subscription amount of ‘HK\$6,000,000 or above’ can enjoy the Jumbo cash rewards. Quotas are allocated on a first-come, first-served basis, determined by the date and time the specified eligible new subscription amount is reached. The Offer will end once the quota is full.
- Jumbo cash rewards and other fund subscription cash rewards cannot be used in conjunction with each other.

Eligible new subscription amount (HK\$)	Jumbo cash reward (HK\$)	No. of Eligible Clients
\$3,000,000 - \$5,999,999	\$40,000	First 10 Eligible Clients only
\$6,000,000 or above	\$60,000	First 10 Eligible Clients only

4. The fund subscription cash reward is applicable only to Manulife InvestChoice accounts that have paid a fund subscription fee during the Promotion Period. The reward does not apply to any fund switching or subscriptions made under the Monthly Investment Plan. Fund subscriptions made during the promotion period must meet a 60-day holding requirement, in order for the subscription amount to be counted as eligible for the promotion.
5. **Illustrative scenarios:**

“Eligible new subscription amount” = “Total fund subscription amount accumulated during the Promotion Period” minus “Total fund redemption amount accumulated during the Promotion Period”

	Fund transaction during the Promotion Period (HK\$)	Fund redemption during the Promotion Period	Eligible new subscription amount (HK\$)	Eligibility	Cash reward (HK\$)
i	One of the first 10 Eligible Clients with a fund subscription of \$6,000,000 in Fund A; and without any other fund transactions	No	\$6,000,000	Yes	\$60,000
ii	Clients who are not among the first 10 eligible with a fund subscription of \$3,000,000 in Fund A; and who have switched \$500,000 worth of funds to Fund B	No	\$3,000,000	Yes	\$20,000
iii	A fund subscription of \$1,000,000 in Fund A and \$2,000,000 in Fund B; and a fund redemption of \$300,000 from Fund C	Yes	\$2,700,000	Yes	\$12,500
iv	A fund subscription of \$1,000,000 in Fund A and a fund redemption of \$300,000 from Fund C	Yes	\$700,000	Yes	\$2,500
v	A fund scription of \$1,000,000 in Fund A and a fund redemption of the same amount in Fund C	Yes	\$0	No	\$0

6. Eligible Clients shall pay the subscription fee for any fund subscription transactions made during the Promotion Period. Eligible Clients who meet the conditions outlined in clause 3 above within the Promotion Period will receive an email notification regarding the cash reward from Manulife Investment Management (Hong Kong) Limited (“the Company”) via their registered emails of the Manulife InvestChoice Accounts within four months after the end of the Promotion Period. The cash reward for fund subscription will be credited directly to the HKD cash account under their Manulife InvestChoice Accounts within five months after the end of the Promotion Period.
7. For the purpose of calculating the accumulated total value for reward eligibility, if the relevant fund is not denominated in HKD, the transaction amounts will be converted into an equivalent HKD value based on the fund’s unit rate, using an exchange rate determined by the company.
8. If a fund subscription application is received after the cut-off time on the last day of the Promotion Period (i.e. 31 December 2025), it will be processed on the next trading day and will not be counted as part of the eligible fund subscription amount. Please note that the cut-off times for subscription and redemption applications may vary by fund. Clients are advised to check with the Company in advance for the cut-off times for relevant transactions.
9. The reward will be forfeited if the client’s account is closed before the reward distribution date.
10. The Offer is not open to any existing staff or agent of Manulife group.
11. The Company reserves the right to amend these terms and conditions at any time without prior notice. In the event of any dispute, the Company has the absolute right to determine all matters in relation to the Offer, including but not limited to termination of the Offer, 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.