

Join us in celebrating the 7th Anniversary of Manulife InvestChoice!

Make new subscriptions and enjoy cash reward up to HK\$70,000!^

Promotion from January 1 to June 30, 2026

^ Terms and conditions apply.

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

1. The Manulife InvestChoice “Fund Subscription Cash Reward” and “0% Subscription Fee for Monthly Investment Plan” (collectively referred to as the “Subscription Reward(s)”) will run from January 1, 2026 to June 30, 2026, inclusive of both start and end dates (the “Promotion Period”).
2. Customers who open a single name or joint name Manulife InvestChoice account during the Promotion Period (“New Customers”), or those who already hold such an account prior to January 1, 2026 (“Existing Customers”), will be eligible to participate in this Subscription Reward(s) (“Eligible Customers”).

3.1 Reward 1: Fund Subscription Cash Reward

- During the Promotion Period, Eligible Customer who subscribe to funds through their Manulife InvestChoice Accounts and reach the designated “Eligible New Subscription Amount” will receive a cash reward.
- Eligible New Subscription Amount: Refers to the net amount of all fund subscriptions made through the Manulife InvestChoice account during the Promotion Period, after deducting any fund redemption amounts within the same period. To qualify for any cash reward, the Eligible New Subscription Amount made during the Promotion Period must meet a 60-day holding requirement.

Eligible New Subscription Amount (HK\$ or equivalent)	Cash Reward (HK\$)
\$20,000 - \$99,999	\$300
\$100,000 - \$299,999	\$1,000
\$300,000 - \$999,999	\$2,500
\$1,000,000 - \$1,999,999	\$6,000
\$2,000,000 - \$2,999,999	\$12,500
\$3,000,000 or above	\$20,000

- 7th Anniversary Special Cash Reward: The first 3 Eligible Customers whose “Eligible New Subscription Amount” reaches HK\$7,000,000 or above will receive the 7th Anniversary Special Cash Reward. This reward is offered on a first-come, first-served basis, determined by the date and time the designated amount is reached, while stocks last. The 7th Anniversary Special Cash Reward cannot be used in conjunction with other fund subscription cash rewards.

Eligible New Subscription Amount (HK\$ or equivalent)	7th Anniversary Special Cash Reward (HK\$)	Quota
\$7,000,000 or above	\$70,000	3

- The Fund Subscription Cash Reward applies only to Manulife InvestChoice accounts that have paid a fund subscription fee during the Promotion Period. If the subscription fee paid is less than the reward amount, only the subscription fee will be rebated.
- The reward does not apply to any fund transfers, fund switches, or subscriptions made under the Monthly Investment Plan.

3.2 **Reward 2: 0% Subscription Fee for Monthly Investment Plan**

Eligible Customers who add new fund(s) or increase their monthly contribution under the Monthly Investment Plan ("MIP") in their Manulife InvestChoice account during the Promotion Period, with a monthly contribution increase of at least HK\$1,000 or equivalent, will receive a cash rebate equivalent to the difference in subscription fees (i.e. the subscription fee on the increased contribution minus the subscription fee on the original contribution). Only subscription fees difference from successfully completed fund subscriptions under MIP will be rebated, with the maximum amount capped at HK\$1,000.

3.3 **Reward 3: Cash reward for Manulife Hong Kong customer**

From January 1 to March 31, 2026, any new customer who is an existing Manulife Hong Kong customer and did not hold any Manulife InvestChoice account prior to the promotion period, and successfully opens a new Manulife InvestChoice account with a minimum deposit of HK\$20,000 or equivalent or fulfil the Eligible New Subscription Amount and maintains it for 60 days, will receive a HK\$300 cash reward. If the customer also holds a Manulife Advanced Fund SPC ("MAF"), Manulife Global Fund ("MGF"), or Manulife Hong Kong Series ("MHK") account, all fund units must be transferred to the new InvestChoice account and the MAF, MGF, and MHK accounts must be closed or submitted for closure to be eligible. Eligibility will be determined based on the system records of Manulife Investment Management (Hong Kong) Limited ("Manulife Investments").

4. Eligible customers 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(s) from Manulife Investment Management (Hong Kong) Limited ("Manulife Investments") via their registered emails of the Manulife InvestChoice Accounts within three months after the end of the Promotion Period. The cash reward(s) fee rebate will be credited directly to the HKD cash account under their Manulife InvestChoice Accounts within four months after the end of the Promotion Period.
5. For the purpose of calculating the accumulated total value for reward(s) 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 Manulife Investments.
6. The Reward(s) will be forfeited if the customer's account is closed before the reward distribution date.
7. The Reward(s) is not open to any staff account or agent account of Manulife group.
8. 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).
9. Manulife Investments reserves the right 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.