

# Manulife InvestChoice

Member-Get-Member Program  
for selected existing Manulife customers



Refer your relatives and friends to enjoy fabulous rewards together!

## Terms and Conditions of the Manulife InvestChoice Online Member-Get-Member Program

1.

The Manulife InvestChoice Online Member-Get-Member Program (the “Program”) is taking place from 25 April to 30 June 2022, both dates inclusive (the “Promotion Period”).
2.

Manulife reserves the right to amend these terms and conditions at any time without prior notice. In the event of any dispute, Manulife has the absolute right to determine all matters in relation to the Program including, but not limited to, termination of the Program, the Promotion Period, change or cancellation of the schedule for the reward distribution, determination of the eligibility of recipients claiming a reward, and the calculation of the rewards entitlement.
3.

Rewards for Referrer:

a.

To be eligible to participate in the Program, the Referrer must be an existing holder of Manulife InvestChoice Account who directly received the invitation from Manulife Financial Planning Manager. Manulife agents and staff are not eligible as Referrers under the Program.

b.

Manulife Financial Planning Manager must complete and submit the designated internal referral form during the Promotion Period on the day, or within the next working day of the day, that the Referee opens a new account and provides the information of the relevant Referrer and Referee to sign up for the Program after introducing the Program to the Referrer.

c.

Before the Referrer can receive a HK \$500 supermarket voucher as a reward for each successful referral, the Referee must open a new single-name or joint-name Manulife InvestChoice Account for the first time during the Promotion Period, have the Account approved, and meet the account deposit and Holding Period requirements outlined in Clause 4.

d.

Each Referrer may refer more than one client and receive more than one referral reward. During the Promotion Period, regardless of the number of successful referrals, each Referrer can only receive a maximum of 10 referral rewards under the Program.

e.

If the Referee opens a joint-name account, the Referrer is only eligible for one referral reward for that successful referral. If the Referrer is one of the account holders for a new joint-name account, the Referrer will be unable to receive the referral reward. Referrers cannot refer themselves as Referees.

f.

A Referee who has been successfully referred by a Referrer may not be referred again by the same or another Referrer(s). If a Referee was referred by more than one Referrer, all Referrers who referred the same Referee will be ineligible for the referral reward.

g.

The referral reward will be sent in accordance with the Referee's account opening date, and the Reward Distribution Date, as outlined in Clause 4, will be the same as the Reward Distribution Date of the Referee. If the Referrer's and/or Referee's accounts are already closed on the Reward Distribution Date, the reward will be cancelled without notice, and Manulife will not reward the Referrer in any other way.

h.

If the Referrer also receives other promotional offers, the Company reserves the right to provide only one or a portion of the online referral rewards or other offers.
4.

Rewards for Referee with a new account:

a.

Each Referee is stated as an Eligible Client ("Eligible Client(s)") as described below, and each Referee may only be referred by one Referrer and only once.

b.

Upon meeting the conditions, each new single-name or joint-name Manulife InvestChoice Account opened by an Eligible Client is entitled to a set of the following two rewards (i.e. Reward 1 plus Reward 2).

Reward 1:

To receive the HK\$800 cash reward, Eligible Client must: (i) open a new single-name or joint-name Manulife InvestChoice Account online for the first time and have the Account approved during the Promotion Period, and (ii) deposit a total amount of HK\$80,000 or more to the Cash Account under the client’s new Manulife InvestChoice Account during the Promotion Period, subject to the condition specified below. The condition is that the average daily combined balance of the cash holdings and/or the value of the fund units in the new account must not fall below HK\$80,000 during the "Holding Period". The impact of market movements is excluded from the calculation of the combined balance.

Reward 2:

The Eligible Client, who has met the condition for Reward 1, must also have had an existing Manulife MPF account or an in-force insurance policy on or before 4 January 2022 to be eligible for an additional HK \$300 cash reward.

Definition of “Holding Period” is as follows:

From Date of HK\$80,000 Deposit into Cash Account	Until Holding Period End Date	Reward Distribution Date
1 April – 20 April 2022	31 July 2022	on or before 30 November 2022
1 May – 31 May 2022	31 August 2022	
1 June – 30 June 2022	30 September 2022	
- c.

Each of the first 400 Eligible Clients who meet the conditions stated above will receive an email from Manulife Investment Management (Hong Kong) Limited (“Manulife”) one month before the Reward Distribution Date. The cash reward will be deposited into the HKD Cash Account of the Eligible Client’s Manulife InvestChoice Account on or before the Reward Distribution Date stated in the table.
- d.

The Referral Reward will be forfeited if the Eligible Client’s account is closed before the Reward Distribution Date.
- e.

This promotion is not available to existing holders of Manulife InvestChoice Accounts, shareholders or unitholders of Manulife Advanced Fund SPC ("MAF"), Manulife Global Fund ("MGF") and Manulife Hong Kong Series ("MHK"), and staff or agents of Manulife group.
- f.

Regardless of whether they have opened a new single-name or joint-name account, each Eligible Client can only receive one set of rewards. For a joint-name account, only one set of rewards will be deposited into the HKD Cash Account held by the same joint-holders who are Eligible Clients.
- g.

Other account opening promotional offers are not available to the Referee, and the Company reserves the right to provide only one or a portion of the online referral rewards or other offers.

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.