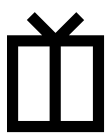


Manulife InvestChoice Promotion

for New Customers



A one-stop online platform for your wealth management anytime anywhere
Open a new account to enjoy up to a HK\$1,200 cash reward!

Terms and Conditions of the Manulife InvestChoice Promotion for New Customers

1. The Manulife InvestChoice Promotion (“the Promotion”) is taking place from 4 January to 30 June 2022, both dates inclusive (“Promotion Period”).
2. Each new Manulife InvestChoice Account, in a single name or joint-name, opened by Eligible Client(s), is entitled to one set of rewards, i.e. Reward 1 plus Reward 2 and/or Reward 3 as specified in section 3 below.

3. **New account reward(s):**

Reward 1: To receive the HK\$800 cash reward, Eligible Clients must: (i) open a new single-name or joint-name Manulife InvestChoice Account online for the first time and have the Account approved within 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 during the “Holding Period”, 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. The combined balance calculation excludes the impact of market movements.

Reward 2: To receive an additional HK\$300 cash reward, the Eligible Client having met the condition for Reward 1 is also a holder of an existing Manulife MPF account* or an in-force insurance policy on or before 4 January 2022.

This reward is not applicable to any holders of accounts opened before 4 January 2022 with Manulife Advanced Fund SPC (“MAF”), Manulife Global Fund (“MGF”), Manulife Hong Kong Series (“MHK”) or Manulife Investment Management (Hong Kong) Limited for Manulife InvestChoice services.

Reward 3: To receive an additional HK\$100 cash reward, the Eligible Client having met the condition for Reward 1 is also registered for participation by completing the online form <https://asia.manulifeam.com/mic-new2022-form-en.html> before opening a new single-name or joint-name Manulife InvestChoice Account.

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
4 January – 31 January 2022	30 April 2022	on or before 31 August 2022
1 February – 28 February 2022	31 May 2022	
1 March – 31 March 2022	30 June 2022	
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	

4. Each of the first 400 Eligible Clients who meet the condition stated above will receive an email from Manulife Investment Management (Hong Kong) Limited (“Manulife”) one month preceding 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.
5. The Promotion shall not be open to any 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 agent of Manulife group.
6. Each Eligible Client can only receive one set of rewards, no matter having opened a new single-name or joint-name account. 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.
7. 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 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.